

THE NEEDY.

12 million people buy blank audio tape in Britain. They are going to be asked to pay as much as another £12 million for the right to use it freely – via a Tape Levy.

54% of the young buy blank tape – yet youth unemployment is now running at over 25%.

Visually handicapped people are heavy buyers of blank tapes – getting a rebate on the levy will be difficult for them.

'Heavy' tape buyers buy 5 times as many records – yet the music industry wants even more money from its supporters.

The vast majority of tape buyers record material on which they have already paid a copyright fee – the music industry wants them to pay twice.

Many users do not record copyright material – yet the record and music companies will be getting the levy from them too.



THE GREEDY.

Record companies are enjoying highest album sales since Beatles days – yet they have successfully pressured the government for the right to collect yet more money from all tape buyers.

The music industry makes its millions mainly from the young – yet the proposed Tape Levy will hit them hardest.

Tape is particularly important to the blind – yet they are bound to suffer cost or inconvenience, whilst the music industry prospers.

The price of an LP includes payment for the right to listen to it any number of times – yet the music industry is about to be granted a second payment for the same right.

Even if you record your own voice, you will still have to pay the record companies the levy.

WHOSE SIDE ARE YOU ON?

Oppose the Tape Levy. It's a gift to the greedy.

TO FIND OUT HOW YOU CAN HELP STOP THE TAPE LEVY BECOMING LAW, CONTACT: THE TAPE MANUFACTURERS GROUP 17-19 FOLEY STREET, LONDON W1P 7LH. ISSUED BY THE TMG IN THE INTEREST OF THE TAPE BUYING PUBLIC.

Baker tak
School
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in prison
pro

South Africa in crisis ● 'Scenario of catastrophe' ● UK trade fears ● Washington's appeal

Emergency laws allow the press to exploit parliamentary loophole

From Michael Horsby, Johannesburg

One of the effects of South Africa's national state of emergency may be to give its emergency laws an importance it has not enjoyed for a long time.

Statements "encouraging or promoting disinvestment or the application of sanctions or foreign action against" South Africa are also prohibited.

All information about the emergency will be channelled through a special office set up by the Bureau for Information in Pretoria under Mr Louis Nel, the Deputy Minister of Information.



Bishop Desmond Tutu leaving President Botha's official residence in Cape Town yesterday after their 90-minute meeting.

OAU will aid armed struggle

Addis Ababa (Reuters) — The Organization of African Unity yesterday called on its member states to give South African blacks military support against the Government in Pretoria.

British business will be hit hardest if sanctions come

By Jeremy Warner, Business Correspondent
But even here British companies have taken steps to limit their exposure. Consolidated Gold Fields, the British mining finance group founded 100 years ago to develop gold mines in South Africa, is much less dependent on that country than it was 30 years ago, having embarked on a substantial diversification programme.

Reagan makes plea for restraint

From Michael Binyon, Washington

President Reagan yesterday appealed to blacks and whites in South Africa to exercise "maximum restraint" before Monday's anniversary of the Soweto riots. He said American hearts were with the people of South Africa during this time of trauma.

He said June 16, the anniversary of the rioting in the Johannesburg township, had become "a symbol of black aspirations for freedom, equal rights and full political participation."

'Walking towards civil war'

From Richard Owen, Brussels

The European Commission yesterday accused the South African Government of "walking towards civil war" with its eyes open, and said EEC sanctions were a necessary last resort.

Diplomats said that Britain, France and West Germany remained opposed to full comprehensive sanctions, and the Commission said any decision to take new measures against Pretoria was a matter for the Foreign Ministers.

The Commonwealth Eminent Persons' Group and by Mr Willy de Clercq, the EEC External Relations Commissioner.

Peace prayer

Paris (AFP) — The Archbishop of Paris, Cardinal Jean-Marie Lustiger, will preside over a special service at Notre-Dame Cathedral on Sunday to pray for peace and reconciliation in South Africa, church officials said.

UN meeting

New York — The United Nations Security Council was meeting yesterday to draft a statement condemning South Africa for reinstating a state of emergency to advance of the tenth anniversary of the Soweto uprising on Monday.

Nine killed

Windhoek, Namibia (Reuters) — South African-led troops killed nine black nationalist guerrillas in a series of skirmishes in Namibia in the past week, the territory force commander, Major-General George Meiring, said.

Foreign investment in South Africa

Table showing foreign investment in South Africa (in \$ million) for various countries like UK, US, W. Germany, France, Switzerland, Rest of world. Also includes trade with South Africa data.

Judge finds no reason for detention

Harare officers finally released

From Jan Raath, Harare

Two former Zimbabwe Army officers arrested in early 1982 on allegations of plotting to overthrow the Government have been released on the orders of the High Court, lawyers confirmed yesterday.

Sources yesterday said they travelled to their former unit in Masvingo, in southern Zimbabwe, to hand in their commissions and uniforms after being released last Friday night.



A Soviet helicopter spraying decontaminating chemicals over the radiation-affected area of the Ukraine surrounding the crippled Chernobyl nuclear plant.

Senate aid offer to Ireland

From Michael Binyon, Washington

A Senate committee has voted to give \$20 million (£13 million) in aid to Ireland over the next two years in recognition of the Anglo-Irish Agreement, despite the breakdown of the Northern Ireland Assembly.

ish Embassy here, despite reservations both in Britain and in the Administration on concessions made to the Democrats who strongly opposed any infringement of the US tradition of political haven.

The lengthy debate before the vote was marked by angry outbursts from some Democrats of Irish descent, who resented suggestions that the US owed Britain the treaty in return for support on Libya.

Syrian shift towards Iraq heralds Arab realignment

By Robert Fisk, Middle East Correspondent

The first tentative steps towards healing the bitter, and in some cases brutal, mutual enmity between Syria and Iraq were supposed to be taking place yesterday afternoon in the desert hills of Tenuf — just inside the Syrian border with Iraq — where the Foreign Ministers of the two hostile countries were scheduled to meet for formal talks.

Neither in Baghdad nor in Damascus would officials even admit that the discussions were taking place, although there were suspicions in Cairo that King Hussein of Jordan was trying to bring the two sides together in a tripartite pact that would end Syria's alliance with Iran, abandon Mr Yasser Arafat as leader of the Palestine Libera-

tion Organization, and reopen Iraq's trans-Syria oil pipeline. President Assad of Syria distrusts Mr Arafat and supports a rival Palestinian organization, while King Hussein long ago expressed his frustration with Mr Arafat.

Britain rebukes Norway for defying whale ban

From Tony Samstag, Malmö

The 38th annual meeting of the International Whaling Commission ended here yesterday with a British rebuke to the Norwegians for their continuing defiance of the moratorium on commercial whaling, which was imposed by the commission in 1982.

recordings of whale "songs" demonstrated their disapproval. Mr Martin Haddon, the United Kingdom Commissioner, urged the Government of Norway "to consider its position very carefully in the light of the damage it may be doing, not only to whaling stock, but also to its international reputation", by continuing to take minke whales in the north-east Atlantic.

failure to supply adequate scientific data concerning the catch as required by the commission. But the Norwegians had now undertaken to make good the outstanding information, he said.

Although the rebuke was expected, some delegates were surprised that Britain delivered it. In informal discussions during the two-week meeting, Norway's refusal to accept scientific arguments for protecting the minke had been compared repeatedly to the British attitude towards Scandinavian complaints that em-

issions from British industry were responsible for the form of air pollution known as acid rain. Both countries were said to have isolated themselves by their intransigence over the respective issues.

Greece legalizes abortion

From Mario Mediano, Athens

Greece has legalized abortion in defiance of strong opposition from the Greek Orthodox Church, which not only condemned the pre-natal termination of pregnancy as "the defenceless creature" but also, unusually, as a breach of the Hippocratic oath.

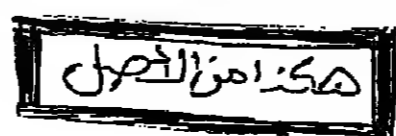
Under the new Bill, passed by Parliament early yesterday, abortions will be permitted up to the 12th week of pregnancy, and in the cases of pregnancy resulting from rape, incest or abuse, or endangering the mother's life, up to 24 weeks.

Key defendant missing from liner hijack trial

From Peter Nichols, Rome

The trial which is due to open on Wednesday of the men who hijacked the Italian cruise ship Achille Lauro last October will take place with the principal accused absent from the courtroom.

The report by investigators in Genoa, on which the hearings will be based, places full responsibility for the organization and conduct of the hijacking on Abu Abbas, the Syrian terrorist leader who is first on the list of 15 accused. The report lists his 24 known aliases.



THE ARTS

Television Taking shine out of shrines

When the Virgin Mary appeared at Fatima she made a sound like a horse-fly in an empty water-pot. One of the shepherd girls who heard it still lives in Coimbra.

In her second programme on divine intervention, Putting It Right (BBC1), Susan Crosland might have done well to visit this delightful Portuguese town.

Crosland took to Tinos a Norfolk woman who was near to death until her anointment with holy oil from the island. Unfortunately, Shirley's arrival had nothing momentous about it.

The Church's argument was put by a sonorous Greek reverend whose white beard reached his knees, and, more provocatively by the Bishop of Durham who would like to see a lot more icons.

While Crosland's second foray into fate was on a more serious level than her first, it sadly lost direction. By the end, crippled by her cautious schizophrenia on the subject, she can have cured no viewers of their belief or unbelief.

Looks Familiar (Channel 4) is the title of a programme presented, devised and written by Dennis Norden. Quite how it has reached its 14th series is something of a miracle.

In case their memories have snapped in the fast rewind, Dennis prompts them with various clips from yesteryear.

As more and more small publishers are bought up and amalgamated, the minute house of Eland stands firm. Nicholas Shakespeare talked to John Hatt, its remarkable founder, owner and general dogsbody

A traveller's companion

In a small house in Battersea there is a telephone answering-machine which has become celebrated for its request that the caller does not speak after the beep, but instead write a letter.

In anybody but John Rickatson-Hatt, such behaviour might be seen as odd. Considering the number dials in a publishing house, it might also be regarded as an unwise business move.

In fact the author in question, Norman Lewis, is already more than a little grunted with Hatt. Eland's very first reprint was Lewis's A Dragon Apparent.

It is not the only happy Eland author. One, so pleased to be published by Hatt, actually waived his last royalty right.

Telephone bills — Hatt scared off an American who offered to buy Eland for £2 million. "I explained to him extremely hard that there was no money in it", he says.

"People do frequently offer me money", Hatt admits. He speaks of writers — some of them household names — who are mustard keen for the Eland imprint of approval.

Left nothing by a much-married father — a former head of Reuters — Hatt passed through Eton and Oxford to quieted jeans. After a spell as a gardener in an American country club and a year in the City, he became a sales rep for Constable.

When I first addressed my reps, they said you'll never sell these to the bookshops because there are no shelves for travel — just guidebooks. I said you shouldn't be hounded by the bookshops.

For the last five years Hatt has read and discarded some 20 books a week in search of his elusive material. I'm looking for supreme readability. It's a God-given gift.

One of Eland's advantages is the ability to publish only what Hatt deems to be good, rather than anything and everything his authors turn out.

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Published with love: John Hatt amid his swamps of prose at home in Battersea

After Hatt into the undergrowth of travel literature. "Now 90 per cent of what I see on the shelves are all rejects. I'm not saying they are all bad. But they are nearly all boring."

There's a mild parallel with dancing in that everyone can go through the motions without having that magic ingredient. It's a combination of lucidity, elegance and character, so magical that many writers only pull it off once.

One of Eland's advantages is the ability to publish only what Hatt deems to be good, rather than anything and everything his authors turn out. In the case of Andrew Graham-Yooll's book A State of Fear, Hatt even got the author to rewrite two chapters he did not much like.

Theatre Rough, tough, street life

Road Royal Court

Brought up in Bohemian parents who, as Spender put it, "kept me from children who were rough", I went through childhood in fear and fascination of the ale-swilling studs.

Road, transferred from the Theatre Upstairs to the Court's main stage, comes over as a nightmare reworking of Coronation Street, even taking its cue from the same old song about the residents of "Bowton Yard".

You might have thought that a lively, adventurous soul like Nigel Kennedy, who regularly leaps with gay abandon into the realms of jazz and pop music, would be only too keen to play something a little different in the classical field.

At that time it was danced to a score by Lisztowski which allowed an element of random change from one performance to another.

Concert Philharmonia/Bychkov Festival Hall

It could have turned out to be a thoroughly conventional performance, too, were it not for the very fact that Kennedy was the soloist. Indeed he treated us to a reading in which every single gesture seemed like a new, surprising turn.

Two more experienced choreographers show their own solutions on this programme. Richard Alston's Zansa, which I praised at its recent Bradford premiere, takes a certain wildness from Nigel Osborne's music and the designs by the painter John Hayward.

At that time it was danced to a score by Lisztowski which allowed an element of random change from one performance to another. Now it has changed so much that it consists of a score specially commissioned from Simon Waters — a score which, I am afraid, put me in mind of the caption to a celebrated pre-war cartoon: "Lifar says there shouldn't be any music, just noises".

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Dance Serious intentions and craftsmanship

A choreographer's chief problem is one of movement vocabulary. Antony Tudor's Soirée Musicale, on the same programme, a revival from the 1930s, shows what can be achieved with the classical ballet technique.

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Lesley Sharp (left), Edward Tudor-Pole and Mossie Smith

Simcoo Curtis's production is extremely agile and well focused; and a cast of seven (notably Lesley Sharp and Edward Tudor-Pole) play it to provoke alarm, laughter and finally to reach your heart.

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Radio Strangers at home

An American I once knew seemed to me the epitome of the New York Jew — in accent, style, in everything. He had been settled in London some years. We were both at a party when one of his fellow citizens, new to the UK, said to me: "Tell me about Joe, is he Australian or what?"

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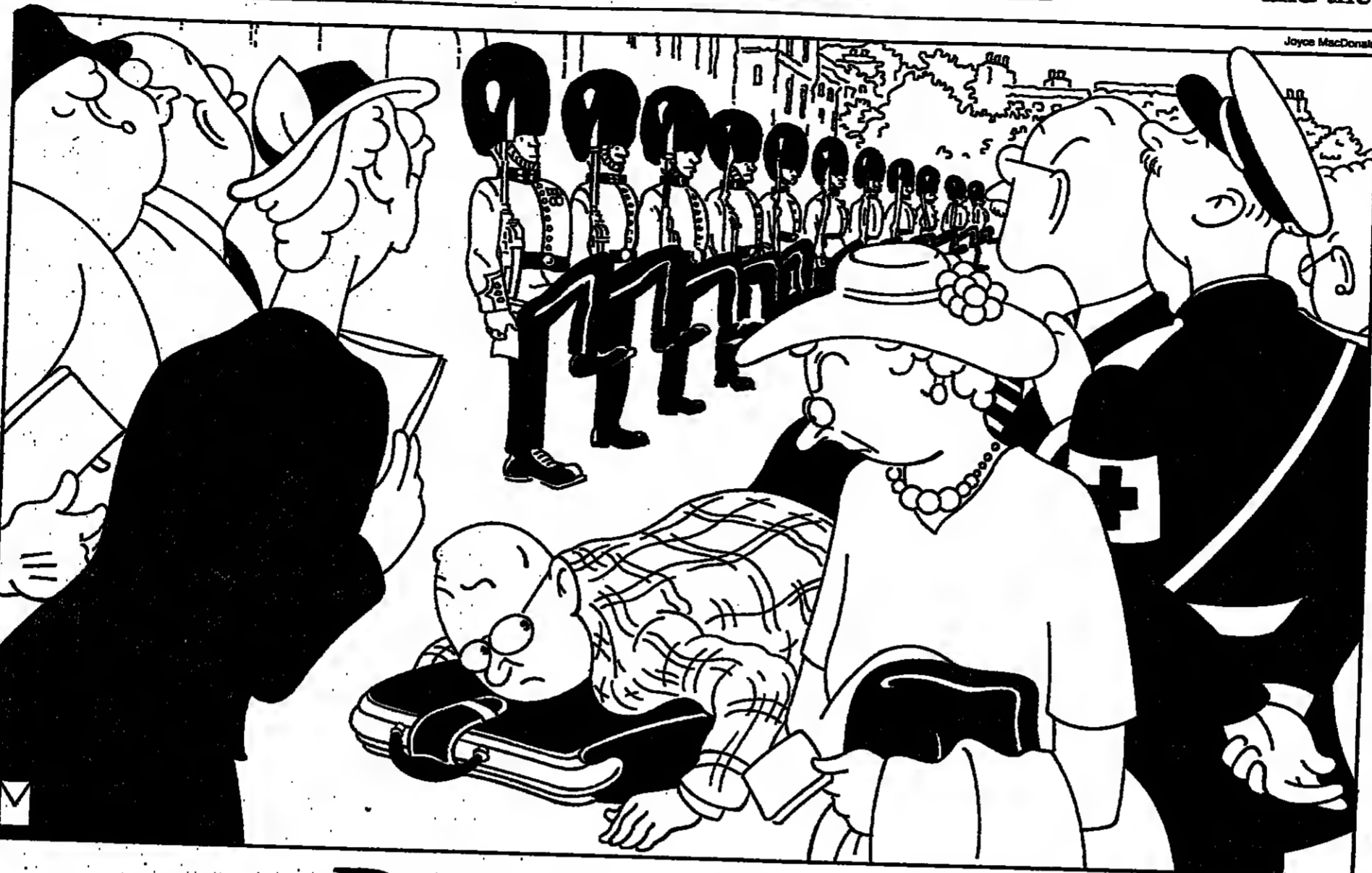
DAVID WADE

June 14-20, 1986

SATURDAY

A weekly guide to leisure, entertainments and the arts

The last time Bumbo Bailey had regularly seen him, the General had been a Captain, so dapper that his military leather had fitted him like a polished hide.



BUMBO AT THE TROOPING

Andrew Sinclair

The fictional hero of The Breaking of Bumbo, disgrace of his regiment, is invited back for today's ceremony of Trooping the Colour

NOW THE CAPTAIN was a General, and he was sitting opposite Bumbo at dinner at the home of the Junior Minister.

Bumbo said, "I always thought that was the best recruiting sergeant."

When the Junior Minister's wife took out the ladies after dinner, her husband directed Bumbo into a war council beside him and the General.

Marching in step on the way to the guided weapons system.

All round him were the packed seats of the parade watchers, the women's hats and bright suits and silk dresses.

Colour performing the most difficult manoeuvre. Hard enough keeping his right elbow high to steady the staff of the flag sunk in its leather socket on the white belt swung forward round his hips.

Immemorial ceremonial was only the lacquer on the new box of tricks, and Bumbo was too old to understand it.



Advertisement for 'The Ultra Sport' watch, featuring a large image of the watch and text describing its features and design.

The Junior Minister twirled the pace stick in his hand. The ends of the giant compasses prodded the tarmac of the parade ground.



Andrew Sinclair's The Red and the Blue, an examination of Cambridge intelligence, treason and science, is published by Weidenfeld and Nicolson (£9.95) on Thursday.

SATURDAY section containing a list of events such as 'Ballet barriers: How punk choreographer and dancer Michael Clark broke them down, page 18' and 'Arts Diary'.

Now the Guardsmen were sporting their sawn-off automatics, and there was a walkie-talkie on a bandsman's back.

Advertisement for 'A simple dish that's something special. Creamed Chicken Risotto' by Totes, including a recipe and an image of the dish.

Vertical text on the right edge of the page, including 'the that it in extra es by ste is ut its next' and other fragments.

Edited by Shona Crawford Poole

TRAVEL

La belle France on a bike

Motor cycle maniac Ronald Faux revs up on his route from the cold northern shores to the warmth of the Mediterranean

Towards motor cycling I can confess the same burning enthusiasm that Toad had towards cars. Not the ultra-fast machines that are sleek symbols with the power to reach 60mph in two seconds...

So it was that we set out on a BMW K100, the latest variety with 1,000 water-cooled cc's set between a pair of stout wheels, panniers and a tank-bag packed with what would be our sleeping quarters and kitchen for a fortnight...

We set out for France from the north of England on a day forecast to be summer dry but which was torrentially wet. It had been a dedicated motor cyclist when such weather would have cancelled the expedition in the first few miles...

How times have changed. The machine purred unhesitatingly through the deluge past sheep that buddled for shelter along the lee side of walls and out on to the M6 where vicious blasts of westerly winds obliged high-sided lorries to travel side by side.

"Don't worry", I bellowed to my wife, the cringing figure on the pillion. "As we get further south it is bound to improve. We will feel the sun getting stronger, smell the warmth of the countryside."

Not so. The rain was descending in stair rods as the BMW grumbled into the vehicle hold of the Earl Granville, one of British Ferries's smartly refurbished vessels operating from Portsmouth.

Whatever low pressure pattern was causing the nightmare summer, it respected no national borders and the flat open fields of Normandy were swept by the poplar-bending winds, the machine nudging into the gusts. We halted at Nantes and admired the drenched steps of the cathedral from which the famous edict was read that was supposed to have persuaded my ancestors to emigrate across the Channel.



Setting the right pace: Henri Cartier-Bresson's farm worker

In a car you simply hop out of the door and dash for cover in wet weather. On a hike the process is a spectacular stripping of layers until a wall of hunky waterproofs has grown on the saddle. We entertained a small restaurant with this performance, enjoyed a meal of delicious mushroom crepes champignons and then relayed ourselves for the next few kilometres.

However bad, the journey was an improvement on earlier years when a British bike spewed oil on our legs and left us red-eyed and

wind-blasted. The modern way was quite different. The BMW had a neat fairing that channelled the main brunt of the weather away from us like the bow of a yacht parting the sea. Full-face helmets with visors gave snug protection so that, with a carefully placed towel stopping any errant trickle of water down the neck, a rider could comfortably seal himself against the foulest weather.

Indeed, there was a perverse pleasure in being so close to the elements, yet dry and reasonably warm. Some BMWs compound



TRAVEL NOTES

British Ferries operate a daily service to Cherbourg from Portsmouth. The passenger return fare is £38 and for a motor cycle £24. Enquire about special deals. For booking (0705 755 111). Camping sites in France vary in quality but we never paid more than £5 a night at a site with all mod cons.

The hedgerows and the grey thread of road grew dimmer under a premature dusk; neither of us could, at that moment, have suffered the confusion of unfurling our tent, a hi-tech complex of storm-proof nylon held into a streamlined geodesic shape by carbon-fibre rods.

At Pont de Mont Vert we forsook the tent again and slept in a small hotel near the old bridge. It was here that Robert Louis Stevenson stayed when he was travelling with his donkey. The roads became wider and straighter in the base of the Rhône valley, encouraging speed. The BMW whipped easily along at 80mph, the fastest the handbook advised with such a load.

"We were enjoying the drive when there was a loud bang" hours trickling past a huge traffic jam. The drive north also taught us that autoroutes are no place for sensitive motor cyclists. We escaped on to the N6, the old road into Paris which winds across the countryside in long empty curves and hollows that are a delight to negotiate on a motor cycle.

More seats for your money

FARE DEALS

The fact that off-season promotional fares are still on sale in summer - when seats are normally at a premium - reveals the extent of the airlines' dilemma on the transatlantic routes. This year more seats have been added than ever before yet passenger traffic has slumped; this has resulted in the unprecedented variety of discount deals and cheap seats announced this week.

For families travelling together it is worth looking at the added-value deals marketed by the major American flight specialists. These firms charge the normal APEX (Advance Purchase Excursion) fare but, at the same time, throw in a collection of free incentives which, for a family of four, could be worth hundreds of pounds.

For example, British Airways's Poundstretcher is offering car rental for a mere £1 per week (but remember to allow extra for insurance, tax and petrol) and subsidized hotel accommodation at £26 a night for a large room.

American Airplan offers a range of car rental and hotel give-aways throughout the US, but its June 'Summer Sun' offer in Florida really is special. Two people pay £299 each for seven (or £389 for 14) days which includes scheduled flights to Miami plus hotel accommodation and car hire for your entire stay. Quite a bargain when you consider the APEX fare alone costs £338 mid-

week/£358 weekend to New York, but to Miami the £378/£398 rate is the same as offered by Eastern. People Express's fares to New York of £166 each way for Economy and £300 for Business class are free of booking restrictions. People's Business class fare is good value if you seek extra comfort and attention.

As the airlines' marketing efforts move heaven and earth to fill their seats, we can expect to see more cut-price offers in the coming months. The problem for the consumer is being able to keep abreast of what's going on. With such fierce competition for their custom, you may lose out unless you know how to play the marketplace. Keep a look out for airline advertisements, run through all the options with your travel agent or contact the airlines and US flight specialists directly to see what they can offer to suit your needs.

Pan Am Fly-Drive charges the APEX fare then lets you choose from a range of incentives which includes children's fares at a flat £99 each (when accompanied by two adults), up to three weeks' free car rental and free admission to Disneyland attractions. TWA also has a £99 child fare and, along with BA and British Caledonian, is selling stand-by fares throughout the summer. Stand-by fares allow you to book on the day of travel and they are ideal for independent travellers seeking flexibility, who do not want to be tied in specific dates or arrival/departure points. The fares range from £149 one-way to New York, £179 to Miami, £209 to Chicago and £249 to LA/San Francisco/Seattle.

Another good bet for individuals is the IPEX (Instant Purchase) fares sold by Eastern Airlines which charges £159 one-way to Miami. IPEX fares can only be booked within three days of travel and, as this fare is ideal for stimulating last-minute business, other carriers look set to introduce IPEX fares this summer. Virgin Atlantic's APEX fares are at £338 mid-

The last Highland wilderness

The lairds of Knoydart left the estate depopulated and desolate but its rugged beauty is coming back to life

You do not drive to Knoydart: the last road runs out 15 miles to the east of the estate, giving way to a footpath that clambers 2,000 feet above Loch Nevis in the North West Highlands of Scotland. To reach the peninsula, called with only modest exaggeration, the last Highland wilderness, visitors take the ferry.

She was waiting, swaying rustily against Mallaig quay when we arrived, still dazzled by our drive through Glencoe where mountains had risen through cigar-rings of morning mist like spent volcanoes. As we crossed the Sound of Sleat, shiny in mock-Mediterranean blue, Inverie, Knoydart's sole village, played at being Portmerrion.

Paris Poster: For a free copy of an attractive poster depicting Paris in its glory, write to: Time Off Ltd., 2a Chancery Lane, London SW1X 7BO.

was left. A hippy drove the tractor. A dilettante in a guernsey jumper ran the pub, constantly fearful of running out of beer (the pub has since changed hands). Sloanes boozed under the pier, jostling in the back of Land-Rovers like piglets on the way to market. Many of the ghillies, the most congenial of the inhabitants, were over only for the summer.

Another day we began to walk the 30-mile coast, fancying we saw osprey swoop over the waves and seals flop over rocky islets. At a river too deep to cross fully shod and too slippery to negotiate barefoot, we waded across sockless in our walking boots. In a tiny hamlet, we inspected what we took to be the one-time home of Jimmy and Roddy, the "Inverguskeran boys" who, in the 1930s, would walk to Inverie to play the violin and melodeon at the annual ghillies' ball.

MOTORING HOLIDAYS IN FRANCE: The year even more 2 and 3 star holidays at only 300, to choose from, and a flexible choice of ferry crossings. Fixed hours or 'go as you go' motor hire. Brochure from: A to B Travel, 11, Pall Mall Gardens, Church Road, New Sussex, BN1 2QA. Tel: 0273 725688.



Silver shore: Loch Horn, the Loch of Heaven, from the north



Most people will go to Knoydart to fish. Rights cost at least as much as our accommodation (up to £350) but the salmon we caught and ate were remarkable. A day's sea fishing is possible by hiring a boat with a skipper for £40. Stalking is charged at £700 per rifle per day.

Two years ago the estate was bought by two Surrey property developers, Philip Rhodes and Tony Lawson, for almost £2 million. Having sold small tracts, they now want to develop its holiday potential. The laird's residence, Inverie House, is being converted into a luxury hotel, walkers' bothies are to be improved, moorings for yachts are to be put down and people wishing to buy homes (Russell Hartly toyed with the idea) are being encouraged.

CALLY PALACE HOTEL: GATEHOUSE OF FLEET, DUMFRIES & GALLOWAY, SOUTH WEST SCOTLAND. TEL: 0574 341. Unique setting in acres of parkland and loch. Elegant and relaxing lounges with original ceilings. Fifty tastefully appointed Bedrooms, Suited and Family Rooms. Outdoor heated pool; sauna, solarium, tennis, fishing and putting. Easy access to beaches, lochs, hills and places of historical interest. Ideal for an active family holiday - a peaceful break in the country.

Just two miles separate Messina from the European motorway network (see photo). The Straits of Messina. Every 15 minutes a ferry leaves Villa S. Giovanni (Calabria) for Messina (Sicily), where you can join the motorway again. Sicily has better access than any other Mediterranean island to the European motorway network... SICILY

Unsu... Ruby ric... the spi... MacQuitty... Andrew Billen... This very special...

EATING OUT

Among the new aristocracy of English chefs Jonathan Meades seeks out two who deserve to be better known

Unsung heroes of smart cuisine

Some years ago, certain hair-dressers, boutique owners and photographers were always to be found in the pages of newspapers and magazines...

So it is today. Of course the hair-dressers have gone to California, the photographers have gone to commercials and the boutique owners have gone bankrupt...

Every time you open a paper there's Alastair Little, there's Simon Hopkinson, Alastair was at Downing and Hopkinson opened his first restaurant at the age of 12 1/2...



At home on the range: Rowley Leigh of Le Poulbot (left) and Nicholas Blacklock of La Bastide

branch of one tree, yet they are no less accomplished practitioners than Messrs Little and Hopkinson. It's just that no one from one magazine has seen them in another magazine.



as though he were a gleeful pathology lecturer. The set lunch (this being the City it's closed in the evening) is no great bargain at £24.50, but that price does include VAT, service and an aperitif.

of grain it and was short on onion. The predominantly northern French cheeses from Ph. Olivier in Boulogne were all that is to be expected of that fromager's wares.

The restaurant, which is among the best to have opened in London in the last few months, was half empty. It is not overpriced - far from it: it is congenial and the service is prompt.

Le Poulbot, 45 Cheapside, London EC2 (01-236 4379). Open Mon to Fri, noon-10pm.

THE TIMES COOK



Fruit has its just desserts

Sweet summer berries made perfectly tempting by Shona Crawford Poole

Our fruit bowls greatly puzzle foreign visitors. When they wonder, do we eat the apples and oranges, bananas and pears that grace British sideboards? Not often at the dinner table, our guests have noticed.

- Rhubarb sorbet Serves six 670g (1 1/2 lb) rhubarb 275g (10 oz) light brown or white sugar Wash rhubarb and chop it into 2cm (3/4 in) lengths. Mix it with the sugar in an ovenproof dish. Cover, and bake the rhubarb without added liquid in a preheated moderate oven (175 degrees C/350 degrees F, gas mark 4) for about an hour, or until the rhubarb is tender. Set it aside to cool.

FOOD NOTES

Le Poulbot, 45 Cheapside, London EC2 (01-236 4379). Open Mon to Fri, noon-10pm. La Bastide, 50 Greek Street, London W1 (01-734 3300). Open Mon to Fri, 12.30-2.30pm and 6-11.30pm; Sat, 6-11.30pm.

DRINK

Ruby riches in the spittoon

A taste of the world's most expensive red has Jane MacQuitty searching for her calculator

I am not in the habit of calculating the cost of every gulp of wine at a restaurant, and adjusting my intake accordingly. But I have to confess that the thought did occur to me at a recent grand tasting and dinner - especially as I appeared to be the only one using the spittoon.

with the fabled Pétrus '82 and ended, some 14 glasses later, with a rare, early-landed, late-bottled Hennessy '62 Grande Champagne cognac.



more than 50 years. But even Petrus's critics admit that the unique clay soil of this 12-hectare Pomerol estate produces one of the world's greatest Merlot wines, with a voluptuous, rich, sweet, plummy, velvety style that regularly eclipses other first division clarets.

communes of Pomerol and Saint Emilion often differ from those of the right-bank Bordeaux communes of the Médoc and Graves, where the Cabernet Sauvignon is the classic grape. In '82 and '75 both banks were deemed to have done equally well, but the Médoc is thought to have had the edge in '83, '78 and '70, while Pomerol and St Emilion got their own back in years such as '71 and '79.

balanced, plummy palate of a great Merlot. However, its full fruit and firm finish again indicate that this wine needs time, though not as long as the '82. The '80 Pétrus - a good wine from a difficult year - had a sweet voluptuous style and was easily the most drinkable Pétrus from the '80s.

L'Impression - Ritz de Paris. The art of French cuisine at Harrods. This very special restaurant on our Fourth Floor offers a superb luncheon menu devised by David Bradstock, our executive chef, in conjunction with Guy Legay, Maître Chef des Cuisines at the Hôtel Ritz, Paris.

Land at PIER 31 for the best Sushi in town. Some exquisite cuisine is waiting for you at London's finest Japanese restaurant down by the river in Chelsea. In the light, airy and elegant PIER 31 the natural flavour of the ingredients comes first.

What do Puccini, Peroni and Pasta have in common? You can find them all at Parco's Pasta on the Park. The exciting new restaurant where the Spaghetti Opera Company perform lively Italian Opera every night!

OUTINGS TROOPING THE COLOUR: The annual celebration of the Queen's official birthday today. Spectators are advised to be in the Mall two hours before the royal procession leaves Buckingham Palace at 11am for Horse Guards Parade.

STYLISH GARDEN FURNITURE. This beautifully designed set of table and benches will remain a classic for many years to come. Cast-iron furniture is always elegant to look at but has the disadvantage of being heavy and prone to rusting.

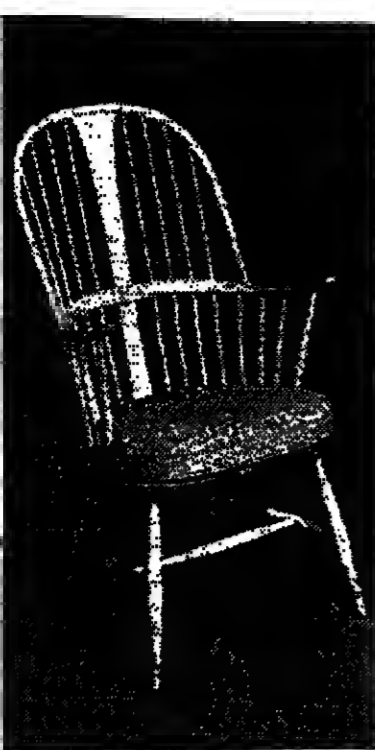
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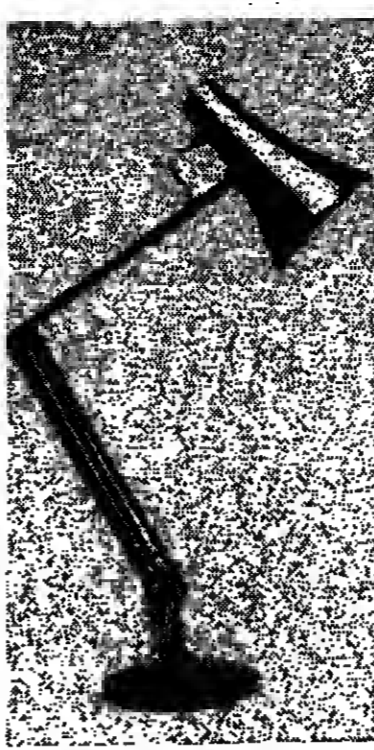
Edited by Beryl Downing



David Hockney, who will talk about his art and photography, believes that no comfortable chair can be ugly. Errol's Chairmaker's Chair is a modern version of the traditional Windsor chair, with its flowing lines, curved back and turned back spindles. It is made in beech with an elm seat and costs £197 from Harrods and to order from main branches of John Lewis.



Sir Roy Strong's talk is on English garden design. His favourite products include silver by Robert Welch - the candlestick shown is £320 from Welch's Studio Shop, High Street, Clipping Campden, Gloucestershire.



Sir Hugh Casson will talk about English architecture. He says that when the British invent something new they tend to be reticent about it and their tendency for self-deprecation can be thought of by some as a form of showing off. His chosen Anglopoise lamp ("although a bit dust-collecting") is available at £17.50 from main branches of John Lewis.



Kenneth Grange, who has designed such famous products as the 'house job' on the inter-city train, the Kodak Instamatic and the Kenwood mixer, chooses the Range Rover as his example of Britain's character and traditional life style. It is being introduced to America for the first time this year and the new fuel injection version costs £28,425.

Top designers of film, fashion and fantasy will this week be telling America what makes British design the best in the world. At a five-day international design conference which opens tomorrow in Aspen, Colorado, several of our most distinguished arbiters of style will present aspects of our national life, from art and architecture to gracious gardens and the grimaces of *Spitting Image*, all of which affect our attitudes to the products we make.

The very best of British

Top designers of film, fashion and fantasy will this week be telling America what makes British design the best in the world. At a five-day international design conference which opens tomorrow in Aspen, Colorado, several of our most distinguished arbiters of style will present aspects of our national life, from art and architecture to gracious gardens and the grimaces of *Spitting Image*, all of which affect our attitudes to the products we make. Here a selection of the trendsetters describe some of our unique characteristics, and also choose a product which can be bought today as an example of the best of British.

Art and design are not academic and you can't measure them in those terms, says world leading artist David Hockney. "In the old days people who went to art school worked with their hands and eyes and produced good things. When the Royal College of Art asked me for advice recently I told them to abolish their department of general studies and academic qualifications and start to teach drawing seriously. They thought I was joking. "Doesn't all good design come from nature? That's why we should learn to draw properly, and from nature. As for objects I like chairs, there's no such thing as a comfortable chair that's ugly."

On the eve of a major US conference, top designers choose their British favourites and past president of the Royal Academy, says: "I agree with George Orwell, who said the English are very evasive of rhetoric in anything: in speech, dress, architecture, painting, music. Therefore their love of understatement, irony, self-deprecation - dullness, if you like - are qualities which come out in their art. "The sort of discreet, efficient design that people of my generation find appealing - a Gordon Russell desk and a 19th-century fireplace - is deeply boring to the young. But one of the objects I still find satisfying is the Anglopoise lamp which is an interesting design as well as being an efficient tool."

The most successful British products often have a very clear heritage and a cachet which is sought by the rest of the world, says Kenneth Grange, of the design consultancy Pentagram, who is the conference's joint organizer.

"The Range Rover exemplifies an unlikely product which has been successful in a mass market. Its roots are obvious - it is clearly a development from the Land-Rover - and it has quality, robustness and durability of style which make it attractive to a wide age spectrum of many nationalities for a long time."

Patricia Roberts, creator of modern knitwear and a Design Award winner, will talk about the designs that started the knitwear revolution. "British car design is good, but otherwise the best British design is usually done by individuals, not by companies. Creative entrepreneurs who don't need to worry about the back-up of a big manufacturer succeed best. "Some of the things we have at home are tables by Peter Banks of Conyett, door furniture by Alan Tye of Modric, and the new Duracell torch."

best bits of British design are St Paul's, anything from Sheraton's pattern book, Jaguar cars and Anthony Price - he is close to genius. "The Range Rover exemplifies an unlikely product which has been successful in a mass market. Its roots are obvious - it is clearly a development from the Land-Rover - and it has quality, robustness and durability of style which make it attractive to a wide age spectrum of many nationalities for a long time."

IN THE GARDEN

Soft and intriguing palette of mysteries

"Beth Chatto's unusual weeds" is how other stand-holders jokingly describe the subtle and mysterious collections on the Beth Chatto display at Chelsea. The banter is good-natured and the ebullient proprietor accepts it cheerfully - after all you could paper a wall of her office with Chelsea gold medal certificates. The soft colours and intriguing forms from the Beth Chatto palette have attracted many gardeners who are dismayed by the brash, outsized blooms which are standard fare, and the one-woman enterprise which started modestly in Essex 20 years ago is now a prospering business. It is difficult to believe that only 25 years ago these gardeners were considered unformable wasteland, its arid gravel and waterlogged bog inhospitable to plant life. But it should come as no surprise that Beth Chatto has become an expert in plants which thrive in difficult situations. The marshy hollow is now an extensive water garden, ranged around a series of inter-connecting pools, while a Mediterranean garden flourishes on the dry slopes. Another speciality is the range of plants for shady conditions. There are gleaning astringents, several kinds of *Dicentra*, their flowers like jewelled lockets among the foliage of

Beth Chatto nurtures her customers as gently as the plants she grows, writes Francesca Greenoak the hostas and tiarellas and, later in the season, a remarkable show of those witch-plants, the toad lilies (*Tricyrtis*) with their strange, purple, freckled blooms. There is a phenomenally large stock list. The regular catalogue carries about a thousand plants and there is an "ex directory list" which offers another thousand or so stock (always enquire if there is something you are particularly seeking.) Orders of over 25 plants of a single species are refused, and customers are encouraged to come to the nursery where they can talk to staff.

I saw one customer carrying with her a sheet of paper on which she had seltaped specimen leaves and flowers of Chatto plants she had bought in previous years, matching them with the current stock. Many gardeners are often disappointed to find that even plants of the same species and variety can differ in form and colour. But such plants as her *Geranium phaeum* show Beth Chatto has built her reputation on selecting particularly fine forms and breeding true. At the same time she is always experimenting. A recent acquisition from a German friend is a most beautiful *Ajuga* (bugle) with dense pink rather than blue flowers. This plant will have to prove itself in her garden and if it performs well, it will be propagated for sale in the future. Her staff are equally motivated. During a training which lasts three to five years, nearly all of them learn the many forms of plant propagation. They grow from seed, runners, suckers, offsets, make stem root and leaf cuttings, and this year they tried out micro-propagation on one of their hostas. Those who quibble at paying £5 for a single plant should reflect that it may have taken five years or more of skilful care before it came out for sale. Each season is different. This year they have been especially successful in the rather tricky propagation of *Ceratostigma wilmottiana*, a small flowering hush whose

stunningly blue flowers continue for weeks from late summer. June is a good time for taking soft cuttings, and David Ward, the chief propagator, has decided his next subject is the two varieties of *Euphorbia griffithii*, a handsome species of spurge, distinguished in the form *Fireglow* by flame-coloured bracts.



Scenes from an Essex garden: Beth Chatto's *Geranium phaeum* (left) and *Euphorbia griffithii* Fireglow (bottom right). Beth Chatto is now reluctant to expand any further. She loves the plants she sells and while obviously pleased with her success, she wishes to retain direct person-to-person and person-to-plant relationships. The day before my visit, someone arrived ten minutes before closing time to choose a couple of plants, and left over an hour later in a car laden with over £200 worth of stock.

When a neighbour's herd of frisky bullocks decided to visit my garden a month ago, the worst casualties were the lettuce. Of the whole crop only two battered remnants survived. Overcompensating, I sowed all the lettuce seed I could find - including some of very dubious age - and I was delighted to report that among the crop are two old-fashioned kinds of lettuce. There is the outrageously frilly *La Lollo* with purplish leaves, and the elegant *Brown Gocking*, like a slender *Cos* tinged with brown, and easily the most delicious lettuce I have tasted. Of the modern commercial varieties, I have *Cos Little Gem* and *Salad Bowl*, a family favourite whose curled leaves you can pick throughout the season. You may wonder what I shall do with hundreds of lettuce seedlings. The old varieties and *Salad Bowl* are quite decorative enough to put in flower beds if there is not room in the vegetable patch, or if we are sated and even sturdy *Salad Bowl* is boiling, we have two ducks who adore lettuce above all else. And in case readers brought up on the *Flopsy Bunnies* are curious: Yes, the eating of too many lettuces is soporific.

TIMES HINTS

- Everywhere should be clear of frost so plant up hanging and window baskets.
• Plant out narrows and pumpkins carefully to avoid root disturbance. Protection against slugs by surrounding them with sharp sand.
• Keep your greenhouse well ventilated. An automatic window opening device is useful.
• Chicory is a tasty and useful winter vegetable and with this late season it can still be sown.
• Plant out brussels sprouts and water well.
• Broad beans are the first port of call for blackfly. Take off the tips, which can be eaten, lightly steamed.

Long grass to cut? BRUSH CUTTING - DITCH CLEANING - HEDGE CLEARING - GRASS TRIMMING - BANK MOWING - HAYMAKING - ALLEN SCYTHE. The Allen Mini 23 is all these machines and more. The secret? Quick change heads that deal with a multitude of grass and weed problems in and around the garden. Light and easy to use the Mini 23 features a powerful 23.4cc Zenoah engine with electronic ignition and diaphragm 'any angle' carburettor. This versatile machine cuts grass and weeds in all those awkward areas the mower misses along walls and fences, around trees, under hedges, into ditches, cuts the steepest bank - even edges the lawn! Buy now at our summer offer of £219, save over £32 PLUS free bulk spool worth £14.95. Send today for your nearest dealer or Tel. Didcot (0235) 813836 any time. Allen Power Equipment Ltd. The Broadway, Didcot, OX118BS.

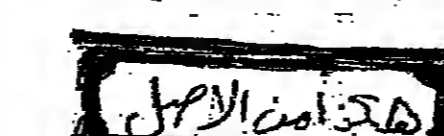
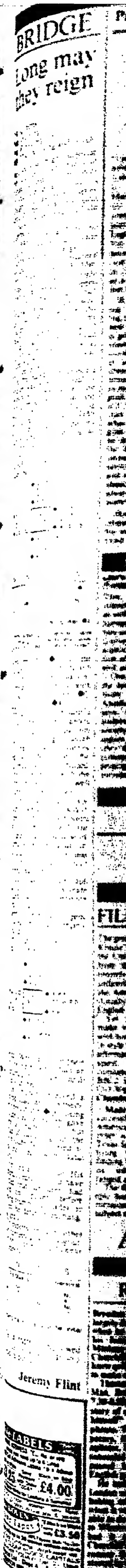
THE UNIQUE LASER FEATURES MORE THAN YOU DARE IMAGINE. Advanced Japanese Lamp-Like Engine • Super-Efficient Two-Stroke Construct • Unique New Power Take-Off. Plus a Host of Extras Fitted as Standard. For details, post the coupon below... or phone 0232 24482 (or text quoting this advertisement). THE LASER.

COWSLIPS PHIBULA VERNA. The true Wild Golden Yellow sweet fragrant British Cowslip, grown from seed, enjoy these wonderful primulas in your own garden and help to preserve our wild flower heritage. C.E. Henderson & Son are now booking orders for delivery post paid in June, 32 plants £4.95, 24 plants £3.50, 50 plants £17.50, 100 plants £24.00. We will be pleased to quote the nursery trade and for large quantity purchases. We ship forward, please use our list of wild flower seeds and plants. Lydney Nursery, Sticks Hill, Cowden Road, Edinbridge, Kent. TN3 5NL. Customers able to visit our nursery, will normally find that they are able to purchase at lower prices for collection.

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All the reasons why you no longer have to use Creosote. Cuprinol Garden Timber Care. Cuprinol Ltd., Adderwell, Frome, Somerset BA11 1NL. Tel. (0373) 65151.

As specially featured for us on T.V. WHY CONTINUALLY MOW YOUR LAWN? WHY TOIL CLIPPING YOUR HEDGE? Stoppo GB is the PROVEN and SAFE method of grass and hedge growth control without using cutting. WE GUARANTEE IT ON YOUR MONEY BACK IN FULL! Why use expensive petrol mowing? Don't come back from holiday to a lawn that looks like a jungle. Now you can take the work chore out of the weekend time consuming summer task of mowing and hedge clipping. How? By simply watering growth retardant is simply watered over the lawn, it is safe? Yes for many years it has been used commensally as a growth suppressant on lawns for home lawns, golf courses, parks and airports. No harmful effect on the soil. Easy and safe to apply - Guaranteed. We undertake to refund your full purchase price should you be dissatisfied in any way with this safe proven commercial method of growth retardant. This guarantee is printed on every container of STOPPO GB. STOPPO GB is only available at present direct from ourselves. Substantial savings. THESE ARE YOUR PRICES CARRIAGE PAID ANY U.K. ADDRESS. No. 1 size to treat 200 sq. ft. £ 2.25 No. 2 size to treat 500 sq. ft. £ 3.50 No. 3 size to treat 1000 sq. ft. £ 5.00 No. 4 size to treat 2000 sq. ft. £ 8.00. More information about STOPPO GB? Certainly. Full information is to be found on page 14 of the Homeowner's - our specialist publication which we will send gratis. Order direct from Botanical Developments by mail order or call and collect at the only U.K. distribution source. Kent Country Nurseries, Chalklock. Tel. 023274 285. Access Accepted. BOTANICAL DEVELOPMENTS Dept. 235624, Chalklock Lees, Nr. Ashford, Kent.



BRIDGE

Long may they reign

As Queens and Hurlingham... The All England Club... as you might suppose...

On this hand, the Queen's declarer was hyper-critical of his own performance...

West led the ♠3 to the King and Ace, but South ruffed the club continuation...

Mercifully, from declarer's point of view, West cashed the ♠A and gave his partner a ruff...

On the final day the club teams did battle with a team of experts, whose experience proved too great...

Queens suffered an expensive swing on this competitive hand.

Friday (West) and Simpson (East) for the experts had an undisturbed exchange, landing in four hearts.

The experts in the other room contested with vigour, despite the adverse vulnerability.

Jeremy Flint

ABC LABELS... Name Tapes... £3.25... £4.00

Paperbacks

Daunting voice of Scots poetry

"I am all for Giantism in Art", wrote Hugh MacDiarmid, and it should not now be necessary to make the case for MacDiarmid's stature...

Hugh MacDiarmid: The Torrible Crystal by Alan Bold (Routledge & Kegan Paul, £4.95)

Thirties. They share the same neo-Platonism - MacDiarmid's unending search for a language that could contain all language is a search for the Platonic ideal.



Hugh MacDiarmid: more admired than read, even perhaps by his Scottish countrymen

BOOKS IN BRIEF

Law's Empire by Ronald Dworkin (Fontana Masterguides, £6.95) This is an important book...

Paris Walks by Alison and Sonia Landes (Robson, £4.95) This useful little guide, with maps, murky photographs, bloodthirsty goblets of history and literature...

The Accelerating Rate of Change and Learning has made the compilation of general encyclopaedias all but impossible. Only a newspaper, with its endless space (huge coverage of each year) and constant updating, can hope to be a digest or index of events and thought.

More Amazing Times chosen by Stephen Winkworth (Unwin Paperbacks, £2.95)

The Autobiography and Other Writings by Benjamin Franklin (Penguin Classics, £2.95) Born to a Boston candlemaker, one of 17 children, educated for scarcely two years of formal schooling...

Philip Howard

Lucky dip from Times past

drawn to the front page and Diary, some items seem hidden from the intense gaze, appropriately, in the case of the lady who offered to knit neither garments for babies she thought were suborned...

enduringly amazing than prisoners cornered \$10 hills in jail or hooligans with safe-breaking diplomas.

Amazing Times was selected from articles published since 1945. Winkworth sensibly chose most of this sequel from papers between 1918 and 1945...

Jim McCue

CHESS

Champion recovery

Karpov has just won the super-tournament at Bugojno. Here is his best game.

White: Karpov; Black: Spassky, Ruy Lopez. An unusual mode of defence favoured by Smyslov and championed by Spassky at the 1985 Montpellier Candidates' Tournament.

Counterattacking Black's Bishop. Evidently, White cannot countenance 16 N-B3 BxN shattering White's King's side pawns.

White's pieces now dominate the board.

Black resigned. Reports from Bugojno do not specify resignation or loss on time, but in any case 34 Q-N3 35 Q-K7 R-K1 36 Q-R4ch followed by QxPch is hopeless for Black...

Raymond Keene

Dr Jona Miles will play the world's strongest chess playing computer in London on June 17 and 18. Details from Dr Jamie Levy (01-624 5551).

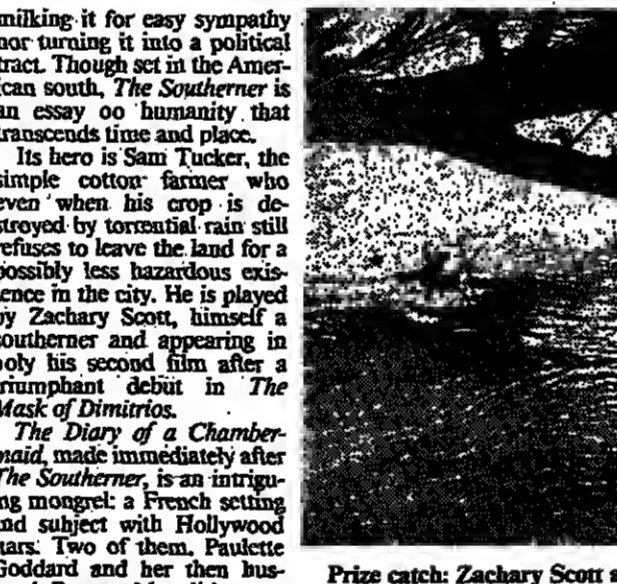
THE WEEK AHEAD

By Peter Waymark

Epic triumph of the human spirit

FILMS ON TV

The great French director Jean Renoir's enforced sojourn in the United States as a refugee from the Nazis was not an entirely happy one...



Prize catch: Zachary Scott as the ill-fated Sam Tucker in Renoir's The Southerner

Milked it for easy sympathy nor turning it into a political tract. Though set in the American south, The Southerner is an essay on humanity that transcends time and place.

Its hero is Sam Tucker, the simple cotton farmer who even when his crop is destroyed by torrential rain still refuses to leave the land...

RADIO

Brendan Bracken is a name largely forgotten now and even when he was at the height of his fame and influence...

With one exception: today's cowboys are a hundred times more garrulous and articulate than Gary Cooper. It is a good job they are, for you can hardly make a programme out of yips and nopes.

Thomas Kilroy's play The Man, Bracken (Radio 3, Fri, 7.30-8.55pm) is entitled 'the story of a man who invented himself' and it is an apt phrase...

In Ireland: Myth and Message (Radio 4, Thurs, 7.40-9pm), Andy Mahoney examines the pervasive power of religion in that troubled country and tries to assess its influence for good and for ill.

RECOMMENDED

A Star is Born (1954): James Mason and Judy Garland in a rise-and-fall story of a young singer who wins fame and fortune...

Passport to Pimlico (1949): More Ealing comedy as Stanley Holloway leads south London's revolt against post-war austerity (BBC2, Wed, 7-8.20pm).

Western Approaches (1944): Pat Jackson's fine tribute to the merchant seamen of the Second World War (Channel 4, Thurs, 5.30-6.30pm).

Rackets game

where the big money is made. Brass Tacks (BBC2, Thurs, 8.20-9pm) looks at the animal rights movement and tries to discover why otherwise law-abiding citizens, many of whom look and sound as respectable as bank managers, feel they have to resort to nothing less than terrorism to further their ends.

There have been 16 bombs already, with probably more to come, and the campaign of violence could even turn to shootings on the doorstep. The programme includes an interview with the cell of the Animal Liberation Front which perpetrated the poisoned Marmite bar hoax and cost Mars £3 million.

BBC2 sets a record tonight by devoting five and a half hours to the history, music and culture of the Caribbean (8.30pm-2am). It is the first of a week of programmes under the title Caribbean Nights.

CONCISE CROSSWORD NO 976

Prizes of the New Collins Thesaurus will be given for the first two correct solutions opened on Thursday, June 19, 1986. Entries should be addressed to The Times Concise Crossword Competition, 1 Pennington Street, London, E1X 9J. The winners and solution will be announced on Saturday, June 21, 1986.

Crossword grid with clues for Across and Down.

SOLUTION TO NO 975: 1 Inevitable statement (5,3); 2 Lutra lutra (5); 3 Desert surface (4); 4 Wharf (4); 5 St. Columba's isle (4); 6 Oldest Swedish university (7); 7 Comedian slogan (5,6); 8 Non meat/fish enters (11); 9 Acacia (7); 10 Dams overflow (5); 11 Yes (3); 12 Haul (4); 13 Fashion (4); 14 Middle East language (6); 15 Yemen capital (4); 16 Politician (6); 17 Surprise attack (4); 18 Cab (4); 19 Epileptic seizure (3); 20 Open air (5); 21 Curving sharply (7); 22 Frivolous news item (5,6).

SOLUTION TO NO 976 (last Saturday's prize concise): ACROSS: 1 Vaccination 9 Admirer 10 Geese 11 Kios 12 Into 16 Wall 17 Addict 18 Tack 20 Blew 21 Mexico 22 Rive 23 YMC 24 Aha 28 Lique 29 Bourree 30 Sprawl Eagle DOWN: 2 Admire 3 In re 4 Lark 5 Taps 6 Overall 7 Sagittarius 8 Yellow Pages 12 Orchard 14 Oak 15 Adverb 19 Cover-up 20 Boy 24 Maral 25 Ache 26 Aged 27 Cubs.

Name: Address:

JUMBO CROSSWORD SOLUTION

Jumbo crossword grid with solution letters filled in.

The five winners of the prize Jumbo crossword competition of Saturday May 24 who each receive £50 are: Mrs K. H. True, Boleyn, Hemel Hempstead, Herts.; Mr Denis Christian, Hamilton Road, Feltham, Surrey; Mrs M. T. Pascoe, Hunters Reach, Broadwell, Milton Keynes, Bucks.; D. A. Lloyd, The Old Rectory, Warrington, Cheshire; and Miss Alice Liddle, Collingbourne Road, west-London.

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COURT AND SOCIAL

COURT CIRCULAR

BUCKINGHAM PALACE June 13: The Duke of Edinburgh, President of the City and County of London Institute...

Marriages

Mr M. N. Lambirth and Miss A. C. Wood: The marriage took place on Saturday June 7 at St Giles Church, Stoke Poges...

Emcheon

Lord Lloyd of Kilgeran, QC Lord Lloyd of Kilgeran, QC was host at a luncheon held on Thursday at the House of Lords...

Births, Marriages, Deaths and In Memoriam

BIRTHS, MARRIAGES, DEATHS and IN MEMORIAM. ANNOUNCEMENTS, authenticated by the name and permanent address of the sender...

Keith Ward Pondering the bishops' 39-page contradiction

At first sight, the statement on the nature of the Christian belief by the House of Bishops of the Church of England looks like a resounding declaration of orthodoxy. "All of us accept that this house acknowledges and upholds this belief (in the empty tomb and the virginal conception of Jesus) as expressing the faith of the Church of England..."

Memorial service

A memorial service for Dame Honor Fell was held yesterday in Girton College Chapel, Cambridge. The Rev Hilary Oaldy officiated and Mr Henry Fell read the lesson...

Forthcoming marriages

Mr G. C. L. Skingley and Miss R. J. L. Roberts: The engagement is announced between Geoff, son of Air Marshal Sir Anthony and Lady Skingley, and Rachel, eldest daughter of Mr and Mrs Peter Roberts...

Painter-Stainers' Company

The Lord Mayor and Lady Mayress, accompanied by Alderman and Councillor Mrs Christine Collett, attended the Painter-Stainers' Company's festival service of thanksgiving at St James' Garlickhynde yesterday to celebrate the quincentenary of the granting of its arms in 1486 by the College of Arms...

Service luncheons

Officers of the 19th King's Own Lancers, accompanied by their wives and families, held their annual luncheon at St James' Hall yesterday. Brigadier J. H. E. Woodroffe presided.

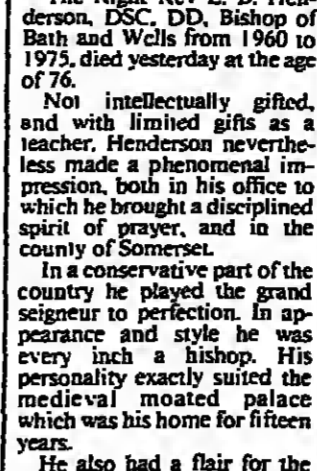
Service reception

The Lord Lieutenant of Berkshire and the Hon Mrs Palmer attended a reception given yesterday by the Commandant, Air Vice-Marshal Alan White, and officers of the RAF Staff College Bracknell...

MEMORIAL SERVICES

WALSH A Memorial Service for Professor W. J. Walsh, M.A., F.R.S.E., F.R.C.S., will be held in the Church of St. Andrew, Oxford, on Saturday, June 21, 1986 at 2.15 pm.

OBITUARY THE RIGHT REV. E. B. HENDERSON Former Bishop of Bath and Wells



The Right Rev. E. B. Henderson, D.D., Bishop of Bath and Wells from 1960 to 1975, died yesterday at the age of 76. Not intellectually gifted, and with limited gifts as a teacher, Henderson nevertheless made a phenomenal impression, both in his office to which he brought a disciplined spirit of prayer, and in the county of Somerset.

home said that her people would be desolate: in all his busy life he made time each week to visit and talk to them. Before his appointment in 1960 to the Diocese of Bath and Wells, he had never visited Wells, and he entered into this lovely heritage with enthusiasm.

He was a keen cricketer and led the Gloucester Diocesan Cricket team frequently to victory. He also sailed, fished and shot, and would sometimes retire to enjoy a few days rest in his little croft in Banffshire.

DR J. STEVEN WATSON

Dr Steven Watson, who died on June 12 at the age of 70, had been Principal of the University of St Andrews since 1966, after a distinguished career as a historian at Oxford with a break for duties as a Civil Servant during the war.

firmly yet without alienating his audience or his opponents. His balanced judgement also characterized his work as a historian. The two-volume collection of constitutional documents which he compiled in collaboration with his former tutor W. C. Costin, published in 1952 under the title 'The Law and Working of the Constitution 1660-1914' is still the most judicious, the best-arranged and the most useful selection of its kind.

He was a politician rather than a bureaucrat. Under his guidance the university firmly committed itself to a policy of rapid expansion. Campaign launched in a worsening economic climate did not answer all his expectations; but it was not for lack of effort on his part.

Services tomorrow

Children's Service: 11 AM, Rev J. H. C. ... GOSWORTHY: 11 AM, Rev J. H. C. ... GOSWORTHY: 11 AM, Rev J. H. C. ...

Vertical text on the right edge of the page, including 'CORP', 'WEST', 'Second', '1986', 'Directors', 'period to', '1986', '£25.58', '333,052', 'share p', 'the com', 'second', 'auction', '8 and', 'critic', 'and', 'OENIX', 'to over', 'loss be', '3,914', '136,17p', 'op into', 'W 8236', 'ces', 'rmation', 'lication', 'om tried', 'h our', '(£499 ex', 'orage', 'ger 11', 'It', 'r Prestel', '(worth', '...£99.95', '...£99.00', 'ms for', '...£49.95', 'tain and in', 'IG

WALL STREET

New York (Agencies) - Share prices moved broadly higher in moderate, early trading yesterday after fresh indicators pointing to a weaker economy. A new report showed that industrial production fell by 0.6 per cent in May - a steeper drop than expected.

Another report showed producer-prices up by 0.6 per cent, the first increase in five months. Advances outnumbered declines by nearly three to one on a turnover of 16.3 million shares. The Dow Jones industrial average was 13,539 points higher at 1,851.72. On Thursday, it closed 7.94 points lower, at 1,838.13.

Philip Morris topped the list of active shares, up by 7/8 to 68. Safeway Stores was also high, at 48 1/2. A group headed by the Haft family said late on Thursday that it held close to 6 per cent of the shares.

Table with columns for stock symbols (e.g., AMR, ASA, Allied) and their prices for various dates (Jun 12, Jun 11, Jun 10, Jun 9, Jun 8).

Table with columns for stock symbols (e.g., Amgen, Amgen, Amgen) and their prices for various dates.

Small text at the bottom of the Wall Street section.

FOREIGN EXCHANGES

Table titled 'STERLING SPOT AND FORWARD RATES' showing exchange rates for various currencies like New York, London, Hong Kong, etc.

Small text below the Sterling Spot and Forward Rates table.

MONEY MARKETS AND GOLD

Table titled 'EURO MONEY DEPOSITS %' showing interest rates for different currencies and terms.

LONDON FINANCIAL FUTURES

Table showing financial futures data for London, including 3-month and 6-month rates.

CANADIAN PRICES

Table showing Canadian prices for various commodities and currencies.

COMMODITIES

Table titled 'DOLLAR SPOT RATES' showing spot rates for various countries like Singapore, Malaysia, Australia, etc.

OTHER STERLING RATES

Table showing other sterling rates for various currencies and terms.

INVESTMENT TRUSTS

Table showing investment trusts data, including names and prices.

COMMODITIES

Table showing commodity prices for various goods like sugar, coffee, etc.

MEAT AND LIVESTOCK

Table showing meat and livestock prices for various types of meat.

FINANCIAL TRUSTS

Table showing financial trusts data, including names and prices.

ISC ma call to

PIO

THE TIMES UNIT TRUST INFORMATION SERVICE

Large table containing unit trust information, including names of trusts, managers, and performance data.

TEMPUS

ISC makes £70m cash call to the faithful

Most of what International Signal & Control says must be taken on trust. That was so at the time of the original flotation in October 1982 and was still true yesterday when the company asked shareholders to stump up £70.5 million by way of a one for four rights issue at 215p.

Burmah Oil

The disposal of Burmah Oil's North Sea, US and Colombian oil and gas interests to Premier Consolidated is final confirmation of how far the management has come in transforming Burmah.

Government securities and equities both received a much needed boost yesterday from the latest economic news, showing a further fall in inflation during May.

Fall in inflation bolsters gilts

By Michael Clark

Government securities and equities both received a much needed boost yesterday from the latest economic news, showing a further fall in inflation during May.

Investors were encouraged by the appearance of a few US buyers. They came in looking for some of the big dollar-earners, including Grand Metropolitan, up 11p at 406p.

25p to 944p in the thin conditions. Other leading shares which enjoyed selective support included Peabody & Oriental.

lie relations and advertising group, made a disappointing debut after its offer for shares had flopped. Offered at 145p, they dipped to 128p before closing at 130p, a discount of 15p.

De Zoete & Bevan, the stockbroker, estimates that the size of this market in America could add an extra £200 million a year to sales by 1988.

RECENT ISSUES

Table with 2 columns: Stock Name and Price. Includes Accord Pub (125p), Alanase (150p), Anson (115p), Astley (135p), Barker (150p), Baxi (147p), Br Island (80p), Brodero (140p), Charles Hooper (120p), Connet Lease (125p), Dalepak (107p), Dean & B (150p), Denton (80p), Eade (88p).

Table with 2 columns: Stock Name and Price. Includes Evers Halthaw (120p), Fields (MRS) (140p), Green (E) (120p), Higgs (140p), Jurys Hotel (115p), Lopex (145p), Monroy (87p), P-E Int (115p), Savage (100p), Seaboard (72p), Templeton (215p), Tip Top Drug (150p), W & A (100p), Westbury (145p), Worcester (110p).

Table with 2 columns: Stock Name and Price. Includes Cater Allen N/P, Calfords Daines N/P, Crean (L) N/P, Fodex N/P, Gerrard N/P, Harris Quay F/P, Lep N/P, McCarthy Stone N/P, Molyns N/P, Wat West N/P, Neil & Spencer N/P, Prudential N/P.

COMPANY NEWS

LONDON & OVERSEAS FREIGHTERS: No dividend (same) for the year to March 31, 1986. Gross freight and hire earned \$17 million (£11.2 million).

BODYCOTE INTERNATIONAL: Preliminary details are being taken concerning the introduction to the Dutch stock market of a limited number of shares in the Dutch subsidiary, KLM Kledingbedrijven Ehc.

THE 600 GROUP: Year to March 31, 1986. Total dividend 5.77p (2.69p). Sales £203.13 million (£181.52 million). Profit on ordinary activities before tax £6.7 million (£7.61 million).

LIYONS IRISH HOLDINGS: Year to March 1, 1986. Total dividend 8p (5.4p). Pretax profit 1r£4.24 million (£3.8 million), against 1r£3.68 million.

for 100,000 sq ft of net office space, with a large basement carpark. This development is estimated to have a completed value of more than £35 million.

Arbitrage

Is arbitrage a dirty word - effectively an alternative form of speculation? The question does not admit of a simple answer.

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Portfolio Gold

From your portfolio card check your own share price movements. Add them up to give you a total of small ticks...

Table with columns: No., Company, Group, Gain or loss. Lists various companies like Borklins, Rubertud, Guinness, etc.

Please be sure to take account of any bonus signs

Weekly Dividend table with columns: Day, Dividend, % Change.

BRITISH FUNDS table with columns: Fund Name, Gain or loss.

SHORTS (Under Five Years) table with columns: Year, Gain or loss.

FIVE TO FIFTEEN YEARS table with columns: Year, Gain or loss.

OVER FIFTEEN YEARS table with columns: Year, Gain or loss.

UNDATED table with columns: Fund Name, Gain or loss.

INDEX-LINKED table with columns: Index Name, Gain or loss.

BANKS DISCOUNT HP table with columns: Bank Name, Gain or loss.

STOCK EXCHANGE PRICES Firm end to account

ACCOUNT DAYS: Dealings began June 2. Dealings ended yesterday. Settlement day June 23. Forward bargains are permitted on two previous business days.

Table with columns: 1986 High, Low, Company, Price, Change, % P/E.

BREWERIES table with columns: Company, Price, Change, % P/E.

BUILDINGS AND ROADS table with columns: Company, Price, Change, % P/E.

CHEMICALS, PLASTICS table with columns: Company, Price, Change, % P/E.

CINEMAS AND TV table with columns: Company, Price, Change, % P/E.

DRAPEY AND STORES table with columns: Company, Price, Change, % P/E.

ELECTRICALS table with columns: Company, Price, Change, % P/E.

Table with columns: 1986 High, Low, Company, Price, Change, % P/E.

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Table with columns: 1986 High, Low, Company, Price, Change, % P/E.

OVERSEAS TRADERS table with columns: Company, Price, Change, % P/E.

PAPER, PRINTING, ADVERT'G table with columns: Company, Price, Change, % P/E.

PROPERTY table with columns: Company, Price, Change, % P/E.

MINING table with columns: Company, Price, Change, % P/E.

L-R table with columns: Company, Price, Change, % P/E.

INDUSTRIALS A-D table with columns: Company, Price, Change, % P/E.

HOTELS AND CATERERS table with columns: Company, Price, Change, % P/E.

MOTORS AND AIRCRAFT table with columns: Company, Price, Change, % P/E.

SHOES AND LEATHER table with columns: Company, Price, Change, % P/E.

TEXTILES table with columns: Company, Price, Change, % P/E.

NEWSPAPERS AND PUBLISHERS table with columns: Company, Price, Change, % P/E.

OIL table with columns: Company, Price, Change, % P/E.

Table with columns: 1986 High, Low, Company, Price, Change, % P/E.

Table with columns: 1986 High, Low, Company, Price, Change, % P/E.



السؤال الثاني

FAMILY MONEY/1

Edited by Janice Allen

The package of problems

When Roy and Joan Gauge moved to the West Country to start a home for the mentally handicapped, they assumed that the advice they received from an insurance company "sales associate" would help them get the best pension deal. But after months of confusion and expense, the couple were - until two days ago - still locked into a set of policies they could ill afford and which they claim were unsuited to their needs.

The Gauges' sorry saga began 16 months ago when a friend suggested they contact an Albany Life "sales associate" to advise them on pensions for the self-employed.

An Albany Life sales associate is on contract with the company on a self-employed basis, to market and sell its products, with free use of a telephone and desk, and is paid commission only.

At the time the Gauges were paying £520 a month to Lloyds Bank on a £34,000 10-year loan for their new business. They subsequently found themselves paying a total of around £820 a month after buying an insurance package which they thought would cover the business loan and provide a pension without increasing their monthly outlay.

Roy Gauge, who readily admits he is financially naive,

The Government formally announced this week that it would not approve the introduction of a test of competence for all salesman selling life assurance and unit trusts. SUSAN FIELDMAN reports on the unfortunate experience one couple had with a life assurance salesman, and LAWRENCE LEVER outlines some of the new rules which will apply to salesmen when the new financial services legislation comes into operation

remembers what happened at the couple's first meeting with the Albany Life associate in February last year: "Our friend told us that the salesman worked for Albany Life, but when he came to see us he said quite categorically that he was an independent financial consultant and that he was in the position to offer us the best policy on the market."

"He asked us if we realized that we could get £150 tax relief at a stroke by converting our loan to a pension mortgage. He also said that we would need life cover and that as we would have money to spare we should have a savings plan."

Roy and Joan Gauge had never heard of a pension mortgage. But they claim they insisted that their total monthly outlay should not exceed the £520 they were already paying to the bank - give or take £20 or £30.

Mr Gauge explained: "At no

time did we have any quotations in writing, although we asked him to come back several times to confirm that we would not be spending any more money. He assured us that the package that he put together was right for us, and that our monthly outlay would not increase."

So the couple went ahead and bought a package of five Albany Life policies. They consisted of two pension policies, one each for Mr and Mrs Gauge costing £206 and £62 a month respectively, a whole of life policy at £84, a £21-a-month term assurance policy, and a £50 a month savings plan. The total cost was £423 a month.

But what of the interest on the Gauges' new pension loan? The couple claim the sales associate never at any time told them that the loan interest had to be paid in addition to the insurance package. If he had done, they are adamant



Roy and Joan Gauge: 'Devastated by the news'

that they would never have gone ahead.

"We were absolutely devastated later last year when I rang up the bank to query our bank statements," recalls Joan Gauge. "Instead of paying out £520 a month over 10 years, we discovered that we were in fact paying out for the policies and the mortgage interest of around £1,300 a quarter. The total worked out at around £820 a month over 20 years."

Mr Gauge's present accountant - who was not involved when the policies were first offered to the couple - explains the position about the promised tax relief: "I cannot understand how the salesman could claim that this was a tax-efficient package when he could have had no accurate idea of what Mr and Mrs Gauge's net relevant earnings were. They had only been in business for five months."

"Pension mortgages can be very tax-efficient, but in my opinion the Gauges were sold a total package that was grossly outside their requirements or their financial ability to repay."

Last month, a meeting was arranged between Mr and Mrs Gauge, their accountant and the sales associate's supervisor at Albany Life. When asked about the package sold to Mr and Mrs Gauge, the supervisor commented: "The package

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Putting a curb on those slick salesmen

The brave new world which awaits investors come the passing of the Financial Services Bill is not as brave or as new as many would want on the issue of life assurance sales.

The representative bodies for consumers - the Office of Fair Trading, the National Consumer Council and the Consumers' Association - all want to see full disclosure of the commission earned on sales.

Moreover, the Government has given the thumbs down to the idea put forward by the Marketing of Investments Board Organizing Committee (MIBOC) that there should be a central register for all those selling life assurance and unit trusts. To qualify for the register they would have to pass a test of competence designed to ensure that they had at least a basic financial and investment knowledge.

"Our proposals should confer appreciable benefits by reducing the chance of an investor being advised by an individual who lacks knowledge or who has a record of unsatisfactory conduct in this huge and diverse industry," said Mark Weinberg, chairman of MIBOC at the time. MIBOC's job is to put forward rules governing the sales of life assurance and unit trusts.

To get its plan approved MIBOC needed the Government's consent as it

Problems of expense and administration

would require amendment of the Financial Services Bill. Michael Howard, the Minister for Consumer and Corporate Affairs, did not take to the idea, pointing to the expense and administrative difficulties of maintaining an accurate and up-to-date list for an industry where salesmen frequently changed jobs.

He also emphasized the provisions of the Financial Services Bill requiring businesses to ensure the competence of their employees, and providing for individual salesmen to be banned.

MIBOC's other proposals for life assurance sales are

more firm - they do not require government sanction. Apart from being designed to ensure that a customer knows for sure whom he is dealing with - that is, a company salesman offering the products of only one company or an independent intermediary offering the products of a selection of companies products - the proposals impose various duties on all salesmen aimed at safeguarding investors' interests.

For instance, all those who sell life assurance will have to take steps to find out their customers' personal circumstances before recommending any product, and to recommend only those products

Periodic reviews of the products

suitable for customers' requirements. If none is suitable, none must be recommended.

Intermediaries must make periodic reviews of the products on the market and choose what they genuinely consider to be the best for their customers. The practice of intermediaries, particularly building societies which account for about a third of all life assurance sales, of narrowing their recommendations to a small number of companies with which they have traditionally dealt, will no longer be allowed under the new rules.

Company representatives will have to recommend the most appropriate policy sold by their companies.

Considerable written information must also be supplied to the investor in a cooling-off notice. This will tell the investor of his rights to cancel the policy, it will describe the type of product, that is, endowment or unit-linked assurance, the payments involved, how often they need to be paid, and the main tax implications of the policy for the investor.

It will also have to contain estimates of surrender values, in other words, the amount the investor could expect would be returned to him should he terminate the policy prematurely.

Here it is. Our new low interest rate. Whether you're an existing customer or not, a Personal Loan from The Royal Bank of Scotland means you can now afford to borrow that little bit more.

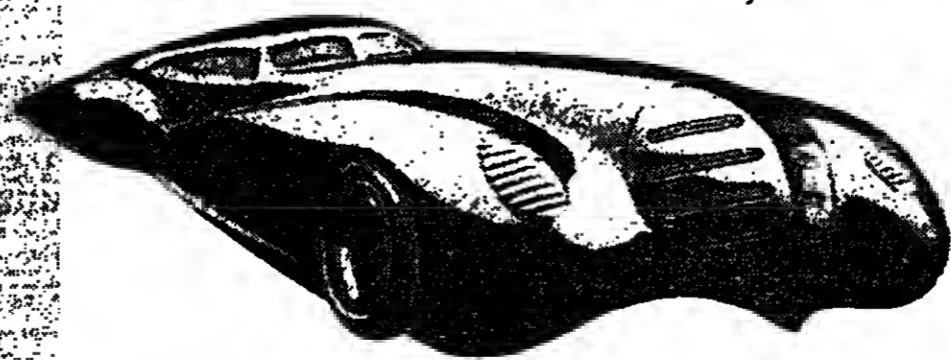


WITH AN INTEREST RATE AS LOW AS OURS, WHO KNOWS WHERE IT COULD LEAD?

A Boat Loan, for instance, lets you borrow up to £10,000. So, what's the point in dreaming? This time next week you could be on the water.

Imagine walking into a showroom knowing you could borrow up to £10,000 to spend on a car, new or second-hand.

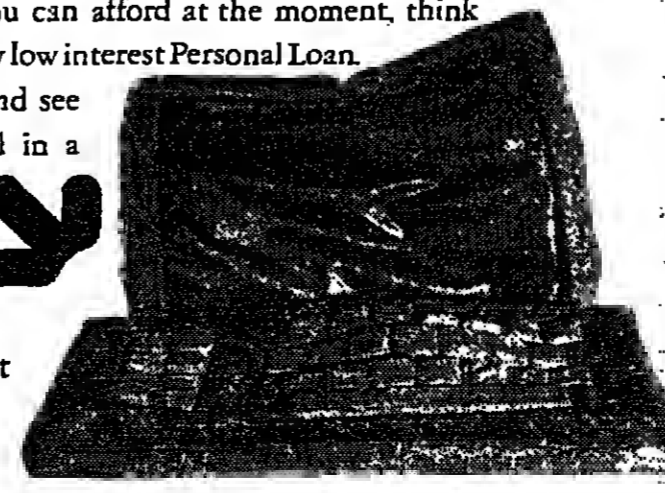
Our new interest rate now makes a Car Loan even more attractive. So, you could be behind the wheel sooner than you think.



A personal loan from The Royal Bank of Scotland is for when you want things sooner rather than later. And now that we've reduced our interest rate, you can afford to raise your sights a little. To apply call in at any branch or for full written details fill in the coupon, specifying branch if already a customer and send it to The Royal Bank of Scotland, FREEPOST, London EC3B 5LP. (no stamp required).

High-tech usually comes with a high price. If it's more than you can afford at the moment, think about our new low interest Personal Loan.

Pop in and see us or just fill in a form. That way you can be tapping the keyboard instead of just tapping your fingers.



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FAMILY MONEY/2

Making the breaks clean

DIVORCE

The break-up of a live-in relationship is painful enough but the legal and financial complexities of making the break can be even worse.

Shac, the London Housing Aid Centre, believes that women suffer most as they usually have the responsibility of caring for any children and enjoy less earning capacity. So they have issued two new guides - *A Woman's Place* for married women, and *Going It Alone* for unmarried women.

These give a basic outline of the law and women's rights in divorce, maintenance, housing and when taking action against a violent partner.

They are not substitutes for finding a good sympathetic solicitor but provide a guide to the options and possibilities open to women facing a split with their partners and the spectre of homelessness.

Pam, who lives in Dover, Kent, discovered that a little knowledge can be invaluable when her husband said he was leaving and selling the family home which was in his name alone. She discovered from an earlier Shac advice guide that she could register a charge on the house and claim an interest so that her husband could not sell the house without her consent.

She said: "Going to your solicitor after you have read a book on the subject is like going to a garage and knowing what's going on under the bonnet. You know the right questions to ask."

House value will not affect benefits

Pam stayed in the house and kept it as a trade-off against claiming maintenance from her former husband. She was working and with a little help from her family she was able to keep up the mortgage payments.

The guide points out that this sort of trade-off fits in with the new "clean break" philosophy of divorce and anyway "maintenance is only useful if you receive it". Any maintenance payments will be deducted from supplementary benefits, but the value of the

house will not affect benefits, and housing benefit can help to pay the rates.

Hazel was also married and lived in a house in her husband's name. One morning a neighbour telephoned to say that the bailiffs were breaking into her house. That was the first time she realized there were serious problems.

Her husband disappeared with mortgage arrears and a debt of £16,500 lent by his bank with the house as security.

The building society would not accept that she had no knowledge of her husband's financial difficulties and refused to allow her into the house. For three or four months, she and her three children - the oldest was sitting O levels at the time - camped with friends.

Hazel said: "By June we were getting a bit hot in our tweeds, so we arranged to go into the house to collect our summer clothes."

In the end Hazel was allowed back into the house, the £5,000 mortgage on the

£80,000 home was transferred to a sympathetic building society, and the interest is paid by the DHSS.

"You have to keep fighting and dig your heels in," says Hazel. "As a woman you are a sitting duck. The professionals are so patronizing; they don't believe you can do anything on your own."

Unmarried women have no automatic right to occupy the family home and have to rely on property law. Unmarried women have to show that they

'Hundreds of phone calls from women'

have contributed financially towards buying or maintaining the home if they want to stake a claim to live in a house owned by the man.

But unmarried women have all the rights in relation to the children whereas these are shared by both parents of a married couple. The father of an illegitimate child can obtain custody or access only by getting a court order or through the mother making a

will giving him those rights.

Anne McNicholas, who is a caseworker with Shac and the author of *Going It Alone*, says 30 per cent of homelessness in big cities is caused by domestic disputes.

She says: "At Shac we receive hundreds of telephone calls from women needing urgent advice about relationship breakdown. But the subject is complicated - and there is only so much someone can take to over the phone."

"These guides provide clear advice which women can use to demand a better deal from the organizations and services they will encounter while they sort out their lives."

Going It Alone, by Anne McNicholas, a guide for unmarried women, and *A Woman's Place*, by Sue Witherspoon, a guide for married women, cost £2.50 each, from Shac, 189a Old Bronington Road, London SW5 0AR (plus 25p for postage and packing), or from bookshops, including W.H. Smith.

Vivien Goldsmith

The bank that says yes to guarantees

The bank that says yes has come up with a novel idea - a loan guarantee certificate to waive at retailers, car salesmen and others when negotiating for a cash discount on major purchases.

From Monday all personal loan offers from the TSB are to be backed by a guarantee certificate, signed by the bank manager, which sets out how much the loan is for, and what it can be used to buy. The certificate is valid for three months, so customers have time to shop around and negotiate the best deal.

TSB loans are available to the bank's customers over 18, for sums ranging from £400 to £7,500. The bank claims that clearance for a loan takes only 20 minutes.

Duty-free double

Business is booming at the British airports' duty-free shops. Last year travellers spent £200 million on duty-free perfume, gifts, drink and tobacco - more than double the level of only three years before. And despite holidaymakers' reservations about the value for money offered at these establishments Heathrow leads the field worldwide in duty-free sales. In a recent survey from Mintel more than 50 per cent of airport travellers considered duty-free shops bad value, almost one in three complained they were too crowded, and one in five said there were not enough checkouts. There were also complaints about limited choice of goods from one in five travellers.

Travel tips

"If you can't cook it, peel it, or boil it, forget it" is just one of hundreds of tips on how to survive in foreign parts which is crammed into the fascinating yet thoroughly practical handbook, *Taking Off*. Did you know, for example, that there is a Medical Advisory Service for Travellers in London that briefs travellers on the necessary immunizations and health risks, according to the places they will visit?

Taking Off, by Robert L. Liebman, costs £4.95, and is published by Phoenix Publishing Associates. It is available in bookshops.

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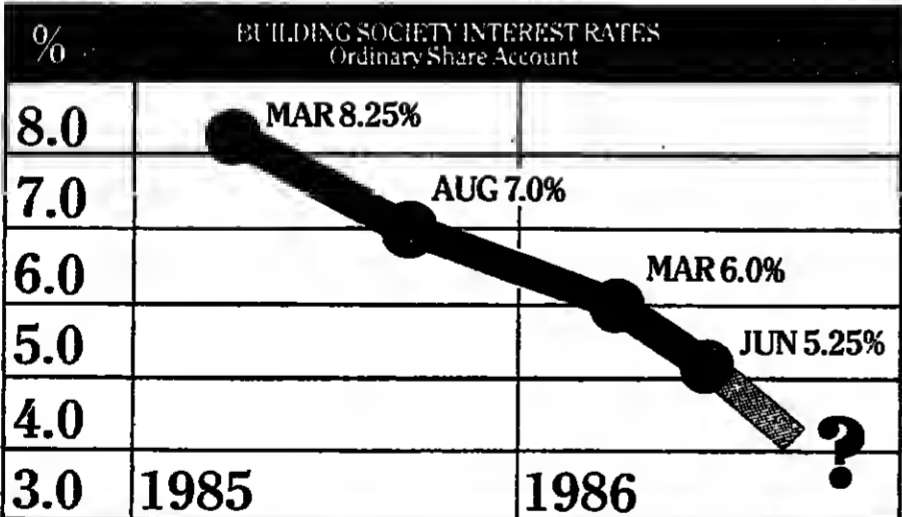
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A bad move: Roy Sully left Liverpool for London. A good move: Melanie Norman left London for Sussex.

The high cost of capital living

Norman Tebbit once suggested that the unemployed get on their bikes to find work. But the results of a recent survey carried out by Reward Regional Surveys indicate that the bicycling unemployed would be well advised to avoid London and the south east.

Although London and the south east have the lowest unemployment rate in the country, the cost of living in the area is rising at around 11 per cent a year - well ahead of the rest of the UK.

The main reason is, of course, the rise in property prices. In the London area the average price of a three-bedroom semi is increasing by about 16 per cent a year, go up market to the four-bedroom detached house and London prices have gone up by 19 per cent during the past 12 months.

The average UK price of a three-bedroom semi is £35,000 but London house-buyers can expect to pay around £63,400.

The gap is even wider for four-bedroom detached houses - the national average price is £58,200 but in London the cost rises to £97,300 - almost £40,000 more expensive. Reward Regional Surveys estimate that London house buyers now need a £35,000 mortgage "just to get to the bottom of the ladder".

Londoners Melanie and Tony Norman decided they would have to leave the capital if they wanted to buy their own home. When they got married we lived in a rented one-bedroom flat in Cricklewood. We were wor-

ried about getting left behind on the property merry-go-round. "After spending every spare moment looking for something we liked and could afford in London, we took the inevitable decision that we'd have to move out."

They decided to move to Sussex where Melanie had trained as a teacher. "We were able to buy a three-bedroom detached house on a £30,000 mortgage, something which would have been completely out of the question had we stayed in London. The most we could have hoped for was a flat or if we'd been very lucky perhaps a terraced house. The biggest mistake I made was to think that I could cope with commuting, from Sussex to North London. I managed it for a term but teaching isn't the most relaxing of careers so I decided, reluctantly, to resign from my job."

Melanie now teaches in the Eastbourne area and has been promoted. Since she started work there, But she knows

that had she stayed in London, promoting opportunities would have been much greater. "If I got a deputy headship or even a head's job in London, I still think we'd be worse off if we moved back."

The Lambons aren't quite so fortunate. David Lambon is a young barrister and while he establishes himself in his profession he needs to stay in London. David and his wife, Caroline, bought their small Tufnell Park flat six years ago for £41,000. "I'm glad we bought it when we did, we couldn't afford to buy it at today's prices - certainly not as first-time buyers. Prices are absolutely ridiculous. Flats in our area now cost around £72,000, houses are anything from £130,000."

Like other people living in the inner-London area, the Lambons have been amazed at the increase in property prices.

They'd like more room and have thought about moving out of London, but are restricted by the need to be within reasonable commuting distance of London.

"What annoys me most about London is that we have to pay nearly £800 a year in rates for this tiny flat. I can't imagine how first-time buyers do it, we've got a foot in the door."

Roy Sully lost his "foot in the door" when he was promoted by his company. His new job meant he had to move from London to Liverpool. He sold his two-bedroom London house for £36,000 but decided against buying a place of his own in Liverpool. "I didn't

want the hassle of buying property in a city I didn't know. As things turned out I was very lucky. I shared a large rented house. It cost me £15 a week - probably about a quarter of what I'd have to pay for a similar place in London."

Earlier this year Roy was promoted again and is due to move back to his native London at the end of this month.

"I've bought another place in London but I've had to pay £56,000 for a one-bedroom flat in Bow in the East End. For that kind of money I could have bought a detached house in a very nice part of Liverpool."

Roy's move to London means an increase in his salary as well as a London allowance payment of £1,600 - but in real terms he'll be worse off.

If you're a family of four living in a four-bedroom detached London house, you'll need to earn £27,998 (£6,000 more than the average national gross income needed) just to maintain your standard of living.

Table 2 shows that some London workers get more help than others. But the vast majority of the extra payments listed fall well short of the amount London workers need to compensate for the capital's extra cost of living. In table 1, for example, it's difficult to imagine how the £17 a week (before tax) London allowance paid to nurses and hospital doctors can be much help towards the extra expenses of housing, etc.

Chris Watts

TABLE 2

Table with 2 columns: Occupation, Approximate extra income for working in central London. Includes Hospital Doctor (£877), Nurse (£877), Teacher (£1,110), Telephone engineer (£1,510), Personal secretary (£1,700), Hotel receptionist (£1,760), Department store manager (£1,800), Bank manager (£1,845), Policeman (£1,848), Newly qualified accountant (£2,500), Solicitor (£1,100 to £4,400).

*Fixed London allowance

'Quotable'

Unit Trust form guide... Two groups deserve a big hand. Perpetual... achieved a 100% record in both periods (one year and three years): All their trusts performed above average. SUNDAY TIMES 4th May '86

Who is the best of the biggest unit Managers? ... awards for consistency to Perpetual... for achieving a place in the top five for all the years shown. (One year, two years, three years, four years, five years and ten years). Daily Telegraph 13th July '85

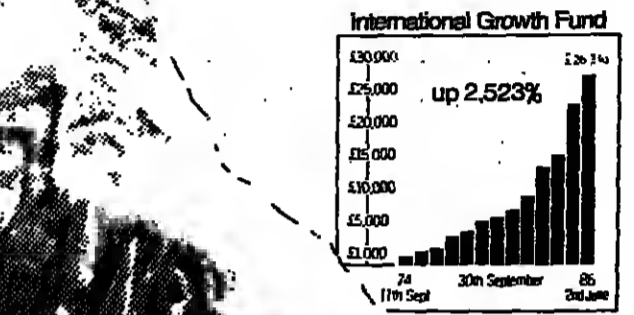
Perpetual's the top performer... Perpetual takes The Observer's 1985 Unit Trust Managers of the Year award. A richly deserved award. Its investment team - chairman Maryn Arbib, Bob Yarbury, Scott McGlashan and Martin Rasch - have been producing performance plums well for many years... OBSERVER 15 Dec '85

Unit Trust Managers of the year... Over the year, every single Perpetual Fund has moved into the black... Over the last 12 months the Perpetual Funds have produced an average weighted performance of 27.7 per cent. MONEY MAGAZINE Dec '85

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The worldwide profit-makers

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Pick a fund, any fund, and you make money — so it seems. Stock markets have been pumping out profits for investors all over the world. Japan, Australia, Hong Kong, the United States and Britain have all hit peaks this year, though they are all now below their best.

But is the very best behind them, or do they have a little more steam left?

Our table shows that only the most foolish financial virgins would have left any spare capital outside the share markets. Dealing directly through a stockbroker is a complicated and expensive business, despite some worthy attempts by stockbrokers to popularize and simplify the dealing process with plastic cards and special telephone hotlines.

If you want to put money into shares, particularly on overseas markets, the simplest way is to buy a unit trust. And if you started out a year ago you would have been unlucky not to be showing a profit now. Out of the 772 funds then on the market only 64 have failed to show a profit.

Japan and the European Continental markets have done best over 12 months, despite a slippery period for

French and West German shares during the past few weeks. The performances reflect more than strong share prices; they highlight currency variations too.

The Japanese yen, for example, was trading at around 330 to the pound last year. Now you get just 260. Even if your unit trust's stake in Yamanouchi Pharmaceuticals might not have gone up in yen prices (it would, in fact, have done) it would still be worth a fifth more in pounds.

Few European funds to choose from

Jan Kingzett, of Schroders, believes that the yen will not do much either way against the pound in the short term. He regards the rate as "safe", and adds that there are no plans to take the expensive precaution of hedging against yen depreciation.

Although mainstream Japanese funds have done well, Mr Kingzett stresses that the Japanese Smaller Companies vehicle "is not an investment in Japan Inc. The performance of our fund rests on the ability of our Tokyo analysts to keep finding the best-performing emerging companies."

The longer-term investor

would have done best out of Europe, although there were precious few European investment funds to choose from five years ago.

A spokesman for the Barrington fund, run by stockbrokers Grieson Grant, says: "The spread of investment mirrors the size of the market. We've got most of our money in Germany, then France and Switzerland. As regards currency, we think the pound will weaken against the European currencies over any significant time period."

It does not require a significant degree of talent to lose money, however. Pity the patient sufferers holding units in M & G's Australasia & General unit trust. They have seen £100 depleted to £66.80 as a reward for five years' commitment to Australian equities.

But the market has hit fresh peaks this year. What is wrong? "In a word," says investment manager David Hutchins, "it is currency. The market is at an all-time high, and the currency is at an all-time low. A fresh investment in the fund now would be backing the currency, not the market."

The other casualties are investors in energy and gold funds. A lower oil price has hit oil shares very hard, particu-

larly exploring companies that are trading against a depreciating asset.

Energy fund managers cannot have had a pleasant time of it, but they show admirable fortitude in adversity.

Mervyn Roberts, of Target, says: "I'm not pessimistic because I can't see the situation getting any worse."

The logic is difficult to fault, though some might quibble with the premise that oil is at rock bottom.

Fresh investment backs the currency

Mr Roberts points to analysts' predictions that Brent Crude will pick up from below \$13 per barrel to \$17 or \$18 in the autumn. But he adds that the time for fresh investment is a little way off — not before the next Opec meeting.

Gold has been in the doldrums during the past few years, and that fact has depressed the gold-mining shares bought by unit trusts. Gartmore's fund has lost more than half its value over 36 months, but this is merely the saddest performance from a very sad sector.

A great deal of the damage

has been done this year. Although gold bullion has remained fairly steady in dollar terms, once again currency factors mean that gold has not done well when measured in sterling.

"Gold is very low-priced at the moment," says Keith Bryant, manager of Britannia's Gold & General fund. "though there isn't much prospect of a substantial movement either way."

Substantial movements, remember, are required to make up for the 6 per cent or so difference between the buying and selling prices of the units, or offer-and-bid prices as the fund managers call them.

Choosing a unit trust is not easy. You must take a view of a particular country or industrial activity and choose to back your opinion, bearing in mind the currency risk of foreign investment. Or again, you might just want to put your faith in the management group and opt for a "managed" fund.

A unit trust, after all, is only as good as the managers and analysts who make the investment decisions. In later issues Family Money will be bringing you an analysis of which management groups are best.

Martin Baker



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Value of £100 Invested Over Various Periods to 1st June, 1986

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|------------------------|-------|-------------------------|------------------------|------------------------|-------|
| | | Three Years (525 Funds) | Five Years (407 Funds) | | |
| Laurentian Growth | 204.2 | Mercury Japan | 295.8 | Barrington European | 490.9 |
| Sun Life Japan Growth | 203.6 | Murray European | 293.8 | Mercury Recovery | 453.1 |
| MIM Japan Performance | 194.5 | Fidelity Japan | 290.7 | Henderson European | 437.2 |
| Sun Life Man High Yld | 191.6 | Vanguard Special Sls | 277.7 | Oppenheimer Inter Grth | 423.4 |
| Baring First Europe | 190.7 | Target Japan | 276.5 | Vanguard Special Sls | 417.9 |
| Sun Life Euro Growth | 189.2 | Wardley Japan | 271.9 | Schroder Euro | 395.4 |
| Murray European | 189.1 | Hambros Smr Cos | 269.5 | Key Income | 395.4 |
| Dunedin Far East | 187.5 | Gartmore Japan | 268.1 | James Capel Income | 390.9 |
| Schroder Jap Smr Cos | 185.9 | Hill Samuel Euro | 266.1 | M&A General | 389.1 |
| Baring Europe | 185.9 | Midland Ek Jap & Pac | 265.2 | Gartmore Income | 388.7 |
| Average performance | 130.4 | Average performance | 178.4 | Average performance | 256.6 |
| | | THE WORST | | | |
| | | Three Years | Five Years | | |
| Target Australia | 60.7 | Sentinel Amer Tech | 63.1 | Henderson Australian | 89.1 |
| Britannia Uni Energy | 60.5 | Target Gold | 62.6 | M&G Australasian & Gen | 86.6 |
| Henderson Sing & Malay | 60.1 | Schroder Sing & Malay | 60.0 | New Court Energy Res | 84.9 |
| Schroder Sing & Malay | 58.8 | Britannia Gold & Gen | 60.9 | Target Energy | 61.6 |
| Gartmore Gold Share | 58.0 | Gartmore Gold Share | 46.6 | Britannia Uni Energy | 49.2 |

* Prices are offer to bid
Source: Planned Savings

Put your money on a star, just like the brokers

The most sombre and stolid professional advisers in the City are secretly using an illicit commodity, all the while denying it in public. "Serious brokers use it, both stock and commodity brokers," says the investment pundit Charles Harvey, "but they won't own up to it. They're worried about their credibility."

The professionals in question take the *Investment Cycles Report*. They are worried about their credibility because

platinum, or silver? It transpired that this question was rather naive: "The price is predicted by studying the interaction of several planetary cycles — to say precisely what would be to give away our trademark, and do ourselves out of business."

The methodology may be unorthodox, but the advice given is straightforward. *Investment Cycles Report* believes the UK market in shares will fall until February, but that we can expect a recovery and a continued rise in share values until 1989. Oil prices will stabilize, we are told. That is unstartling to say the least, the sort of thing one could glean from reading a few stockbrokers' circular letters. Admittedly, though, one cannot be sure which firms already follow the stars.

More interesting is the prediction that a major new inflation cycle is about to start

the report is based on astrological movements — the stars and planets you find next to the crossword in other newspapers. Given that the City's only sin greater than not knowing something is appearing not to know it, the rash of Victorian-style hypocrisy is quite understandable.

But Mr Harvey, a director of the company that produces the journal, is quite resigned to private subscription and public disavowal: the annual fee of £100 for 12 monthly reports helps him to remain philosophical.

The company claims that astrological charts have been used by British and American traders since the 1920s, and the theory that prices can be predicted by planetary cycles

next spring. Very few analysts expect soaring prices quite so soon.

However omniscient investment managers, brokers and, for that matter, journalists try to appear, or one really knows what is going to happen next. Hence the market for star-gazing investment advice, and Mr Harvey's optimism for the company's future:

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*to 1st June, 1986 on an offer to bid basis with net income reinvested. Source: Planned Savings.

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I/We wish to purchase distribution/accumulation* £ (minimum initial units in Mercury Japan Fund to the value of investment £1,000) at the offer price ruling on receipt of my/our application. I am/We are over 18 years of age

A cheque made payable to Mercury Fund Managers Ltd. is enclosed.

Please tick this box for further details about Mercury Japan Fund.

Please tick this box for information about other Mercury funds.

*Please delete as appropriate — otherwise distribution units will be allocated.

Surname (Mr/Mrs/Miss/Tide) _____ (PLUCK CAPITAL PLEASE!)

Forenames in full _____

Address _____

Post Code _____

(Payments and correspondence will be sent to this address unless you specify otherwise.)

Signature _____ Date _____

(Particulars and signature(s) of any joint applicant(s) should be attached).
This offer is not open to residents of the Republic of Ireland.

T 14/6

GENERAL INFORMATION
The minimum initial investment in Mercury Japan Fund is £1,000. Subsequent investments may be made in amounts of at least £100.
Units may be purchased or sold back at offer and bid prices calculated daily. Prices will be published daily in the Financial Times and the Daily Telegraph but without responsibility for any error in publication or for non-publication.
Contract terms will normally be issued within two days of receipt of applications and certificates will normally be sent within 4 weeks of receipt of payments. Units can be bought at any time and payment will normally be made within seven days of receipt of the remittance certificate(s).

Management Charges: an initial charge of 5% is included in the offer price of units. The annual management charge is 1% (plus VAT) of the value of the fund, which is charged initially against income and is taken into account when calculating the price of units. On giving three months' notice, the Managers would be permitted to increase this charge to a maximum of 1 1/2% (plus VAT). The Managers are also entitled to a rounding adjustment included in the bid and offer prices of up to 1% or 1 1/2%, whichever is less.
Audited annual accounts will be sent to unitholders and a report on the progress of the Fund, together with a list of current holdings, will be sent to unitholders twice a year. Income, net of tax credits, is distributed to unitholders on 1st March each year. The Managers also offer accumulation units.

Yield: at the offer price of distribution units on 2nd June, 1986 of 154.0p, the estimated gross current yield was 6%.
Commission is paid to qualified intermediaries and rates are available on request.
The Managers are Mercury Fund Managers Ltd., a member of the Unit Trust Association. The Trustee is The Royal Bank of Scotland plc, a member of the Unit Trust Association. The Trustee is a UK authorised investment manager.
This is a "fund-of-funds" investment under the Trustee Investments Act, 1961.
Trust Deeds, The Managers and Trustees are permitted under the terms of the Trust Deed to write or purchase Traded Call Options or purchase Traded Put Options on behalf of the Fund. In addition, up to 25 per cent. of the value of the Fund may be invested in the Tokyo Over-the-Counter Market.

FAMILY MONEY/6

How plastic piles up shoppers' debts

STORE CARDS shoppers more than 12 times that amount.

Debt has become respectable. Paying for goods and services with cash is positively passé compared with flexing the plastic muscles of your wallet. The story of the restaurant diner anxiously inquiring, "Do you take money?" is apocryphal but revealing. Gold and platinum bank cards, plus store credit cards, are becoming more and more popular as they symbolize an opulent consumer lifestyle.

Last month alone £1,090 million worth of credit was advanced on bank cards, and retail stores sold £407 million worth of goods on their own plastic cards.

Credit may take the waiting out of wanting, as the old advertising slogan ran, but it does not remove the plain fact that you have to pay. And the price is high. Some store cards charge an exorbitant 38.75 per cent for credit to purchase their own goods. That compares with a Barclaycard rate of 26.8 per cent, personal (unsecured) loans of just under 20 per cent and mortgages (secured loans) at around 11 per cent.

Remember retail price inflation is just 3 per cent, and some store cards are charging



that, of course, is not in itself a true token of creditworthiness.

Secondly, say the stores, the rates can be justified on the rather weak pretext that they are "competitive", a word chosen by Marks & Spencer, Burtons, and Sears plc, which owns such high street chains as Selfridge, Lewis's, Wallis, Foster's and Saxone.

But what sort of competition is it? With the basic cost of money, bank base rates, at 10 per cent and more would certainly lead to a price-cutting war if the competition was indeed "competitive".

John Bouffier, of Sears, says: "There are cheaper sources of finance but there's a Barclays rate and we charge a competitive storecard rate."

You may think that competitive storecard rates are actually, very poor value for money. But what can be done? The simple answer is more effective credit screening, and a less extortionate rate of interest.

Some Citizens' Advice Bureaux specialize in counselling people with debt problems. Diana Whitworth, of the CAB, says: "The financial services industry has a moral, social and even economic responsibility to help in the orchestration of debt problems. We are constantly coming across problems of feckless lending which puts debtors in trouble they can't easily get out of."

Ian Poole, a specialist debt counsellor of six years' experience, agrees: "I would welcome tighter controls on lending in general. The people I see always seem to have slipped through the net. If they have multiple debts they shouldn't be allowed to take on more. The multiple debtor almost always has a number of in-store credit cards."

There is a system of screening, but it is not particularly effective, mainly, says Mr Poole, "because the banks are very protective about their customer base and won't reveal details of customer debt for credit reference purposes."

Clearly, there is an ethical problem for bankers here. But their refusal to participate does not exonerate the "feckless lenders" and compulsive consumers who have made Mr Conaty feel as though his debt counselling job is "like putting a sticking plaster over a cancer".

Debenhams
999 99 999
SERIES 2

Hamleys

The forest of cards facing shoppers: Aid or temptation?

There is a system of screening. **Martin Baker**

Looking for a new unit trust? You could be better off staying at home.

Some investors may have "sold in May and gone away."

But the fall in the Stock Market could be a good opportunity for those who didn't.

Despite the worries about high unemployment, there's plenty of better news about the UK economy.

The bull market on the London Stock Exchange is alive and well; the recent fall in values is just a temporary correction.

FINANCIAL TIMES, 17 MAY 1986.

Inflation and oil prices have been tumbling. Interest rates have been falling too. And those in the know say it's a trend that's set to continue. So it could be a good time to invest in the homeland.

Business in Britain is booming and optimism throughout industry is at its highest for three years.

INSTITUTE OF DIRECTORS, SUNDAY TELEGRAPH, 9 MARCH 1986.

All the more so because at Lloyds Bank we've just launched our UK Growth Unit Trust.

As the name suggests, we'll be building a portfolio of listed UK companies selected for their outstanding growth potential.

(We won't overlook unlisted and special situation shares or, indeed, traded options should they be appropriate.)

Naturally we'll choose shares from widely differing areas of trade and commerce to minimise the risks, as prices and income from any Unit Trust can go down as well as up.

But we'll also be able to select equities from companies that are poised to profit from this growth in the economy.

As it's a completely new trust we can't boast about its record so far.

At this, the mid-point of an exciting decade, Quoted UK Plc has never been in better shape.

HOARE GOVETT LTD, 28 JANUARY 1986.

Suffice to say that our Smaller Companies and Recovery Trust has grown by an average of 27% p.a. since 1981 (Offer to offer, net income reinvested to 1 May 1986.)

And our Balanced Unit Trust has averaged a healthy 23% a year over the same period. (A typical Building Society share account could only produce a shade over 8% per annum in those five years.)

If you would like to invest in the UK Growth Unit Trust fill in the coupon. That way you can invest in your own back yard from the comfort of your own home.

The new UK Growth Unit Trust

GENERAL INFORMATION

Up to 25% of the Fund may be invested in the Unlisted Securities Market. The Managers are free to deal in UK authorised traded option markets. Based upon the initial offer price of 50p, the estimated gross starting yield will be 3% per annum.

This is a broadly-based unit trust whose objective is capital growth and as such your investment should be regarded as long-term.

Contract notes will not be issued for the initial offer. Certificates will be forwarded by the Managers at unit holder's risk within six weeks of receipt of cheques.

The offer price includes a initial charge of 5%, the annual charge is 1% + VAT of the value of the Fund. The annual charge may be increased to a maximum of 3% on 3 months notice to unit holders. The Manager retain the rounding adjustment. The first distribution of income will be 18 February 1987 and thereafter half-yearly.

It is the practice of the Managers to pay remuneration to qualified intermediaries. Rates are available on request.

Units can be sold back to the Managers at not less than the bid price calculated on a formula approved by the Department of Trade and Industry. Payment will normally be made within 7 days of receipt of your renounced certificate. Prices and yields will be quoted to leading daily newspapers.

Trustees: Alliance Assurance Co. Ltd., Managers: Lloyds Bank Unit Trust Managers Ltd., Registered in England No. 083678 Reg. Office: 71 Lombard Street, LONDON EC3P 3BS. A member of the Unit Trust Association.

To: Lloyds Bank Plc, Registrar's Department, FREEPOST, Cowing-by-Sea, Worthing, Sussex BN12 4BR.

I/We wish to invest in units of the UK Growth Unit Trust at 50p per unit and enclose a remittance payable to Lloyds Bank Unit Trust Managers Ltd. (Please attach cheque to this form.)

Unit 27 June 1986 your investment will be at 50p per unit, thereafter units may be bought at the offer price then prevailing. The minimum initial investment is £500. Additional unit purchases must be for not less than £100.

Accumulation units with income re-invested normally issued. If income units preferred please tick here:

I/We declare that I am/we are over 16 years old. Date of birth if aged between 16 and 18: (Joint applicants must sign and attach names and addresses separately.)

Signature(s) Date

Mrs/Ms/Miss/Title/Forename BLOCK CAPITALS PLEASE

Surname

Address

Postcode

Lloyds Bank

This offer is not available to residents of the Republic of Ireland.

Relief that is still welcome

One of Nigel Lawson's first Budget moves was to abolish the 15 per cent tax relief on life assurance premiums.

It was withdrawn with effect from midnight on March 13, 1984. Although premiums paid under old policies continue to be eligible for life assurance premium relief, provided the terms of the policy are not varied, no relief is given for premiums paid under policies written after March 13, 1984 — with one important exception.

Tax relief can still be obtained on life assurance premiums provided they are paid under a retirement annuity contract. Moreover, such premiums can attract relief at your top rate of tax — anything from 29 to 60 per cent. As a result, life cover which might have an annual cost of £500 would cost only £200 net if paid under a retirement annuity contract by a top rate taxpayer.

Retirement annuity contracts which attract tax relief can be taken out only by those who are self-employed or who are in non-pensionable employment. This covers sole traders and partners, as well as employees who are not members of a company pension scheme. The provision of furnished holiday lettings may also qualify as trading for these purposes.

Provided you are eligible, you may in any tax year pay up to 17.5 per cent of your "net relevant earnings" under an approved retirement annuity contract to give you either an annuity for your retirement or life assurance. The amount paid for life assurance cover cannot, however, exceed 5 per cent of your net relevant earnings — and is included in the overall 17.5 per cent ceilings.

The term of relevant earnings means your earnings (other than any earnings you may have from a pensionable employment) less certain deductions, for example, business expenses and capital allowances. You do not need to take account of personal tax deductions such as mortgage interest, deeds of covenant and maintenance payments.

Any payment made under a retirement annuity contract may be offset against your income of the previous tax year. It is normally advisable for retirement annuity contracts to be written in trust so that no liability to inheritance tax arises when the proceeds are paid to the beneficiaries.

Although the pension rules for the self-employed are not as favourable for those who are members of a company pension scheme, the availability of tax relief on life assurance premiums is a benefit which should not be overlooked. Your accountant can advise you on the premiums you are eligible to make, but you may need to shop around, trying possibly several brokers, for the best contract.

Brian Friedman

If you are about to invest in a unit trust, listen to the experts.

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BUILDING ARE FALLING THE HIGH OF

£21

MARCH 1986

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IN JUST 7 YE...

FAMILY MONEY/7

Holiday cover that won't cost the earth

INSURANCE

I spent a fortune on travel insurance last year. Taking four members of the family on four separate trips abroad cost roughly £12 a head per trip in holiday insurance premiums alone — a total bill of just under £200.

This was just to buy the standard package to cover medical expenses, cancellation insurance, theft or loss — the sort of thing you can get at most banks or travel agents. And that was just holidaying in Europe.

Go further afield and your insurance will cost you a king's ransom, up to three times the standard premium — if you read the travel pages you will know that potholing in Kathmandu or donkey rides through Africa oow pass for leisure pursuits.

Most insurers divide the globe between Europe and the Rest of the World as far as premium rates are concerned — and the Rest of the World can cost up to £35 a head in

holiday insurance premiums for the standard fortnight.

When I went to Turkey at half-term I rushed into my local bank at the last minute to buy some insurance to be told that Turkey was out in Europe, so it would be four times £25, that is, £100 to insure for a week.

Finding alternative cover I discovered that most other insurers take the view that Turkey is in Europe. So indeed are the other countries bordering the Mediterranean, including all those early-in-the-year sun spots in North Africa.

What constitutes decent travel cover? Most insurers consider that £100,000 is now the decent limit for medical expenses, particularly if you are going to the United States where doctor and hospital bills are somewhere in the stratosphere. Luggage usually has a maximum limit of £750, not a lot in view of the price of cameras. The limit for cash is usually not more than £250 and sometimes less.



Look carefully at the small print. Some insurers have taken to excluding jewellery, for instance. Some exclude cameras. And there are always the usual exclusions for winter sports and dangerous activities such as scuba diving.

Less obviously, moped or motorcycle riding is often specifically excluded. Holidaymakers in the Greek islands, take note.

Insurance companies are

also getting tougher on claims. When I lost some cash in the Algarve last year I was told I had to cough up a copy of my bank statement to prove I had actually withdrawn the money before going on holiday.

And are the seemingly exorbitantly high premiums charged for long-haul trips actually justified? Keith Winchester, a loss adjuster with Van Ameyde & Wallis, who handles many travel claims, says they are. "It costs far more to repatriate holiday-makers from Asia, Africa or

the States, and there is definitely a much higher incidence of medical claims arising from trips to these areas."

Chris Parrott, of travel firm Journey Latin America, says: "This is endemic in places like South America. I have noticed that insurers are getting tough, probably because of their claims experience. For instance, if someone puts in a claim for the loss of a camera that they left hanging over the back of a chair while they went to the loo, the insurer may well refuse to pay up on the grounds that they were not being very responsible."

And getting a police state-

The tax man eases up on defaulters

VAT

Businesses and traders who are late paying their quarterly VAT returns are no longer to be branded as criminals.

A change in the law to allow Customs and Excise officials to concentrate on the job of collecting VAT from the one and a half million VAT payers and avoid time-consuming prosecutions comes into effect on October 1.

From that date a late or unpaid return will count as a "default". Two defaults in a 12-month period then attracts a surcharge liability notice and warns the trader that if he defaults again during the next 12 months he will have to pay a surcharge on the unpaid tax.

The surcharge is levied at 5 per cent to start with, and rises in steps of 5 per cent for every subsequent default — up to a maximum of 30 per cent or £30.

At the moment only 2 per cent of businesses registered for VAT fail to make their returns to Customs and Excise on time. Whether the removal of the threat of criminal prosecution will increase the proportion of late payers or non-payers remains to be seen.

But unlike tax owed to the Inland Revenue, there is no opportunity to pay VAT in instalments by agreement with the collection authorities.

The Government hopes that the new arrangements will cut the amount of VAT owed from £200 million to about £600 million by 1988.

When the Customs and Excise owes a trader a VAT repayment which is delayed by more than 30 days, the new regulations impose a 5 per cent surcharge on the amount owing, up to a £30 maximum.

If, however, the delay is due to mistakes on the trader's return or missing documents, a delay of more than 30 days will not necessarily attract the surcharge.

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Travel firm Wexas International offers a similar year-round policy for £75. But you pay £37.50 extra for a spouse and £8.75 for every child, so if you are travelling *en famille* it works out more expensive.

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It is this longer experience that enables Charterhouse to invest more selectively and more knowledgeably, thus increasing the opportunity for maximum potential returns, and to keep their management fees to the lowest level possible.

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The size of the Fund will be limited to £5 million and initial preference will be given to last year's Fund investors. Therefore, to secure your allocation, which will be made strictly in order of receipt, new investors must act very quickly. The maximum investment before tax relief is £40,000, the minimum only £2,000.

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The final date for receipt of applications is 14th July 1986, or earlier if the Fund is fully subscribed. Therefore, to secure your allocation, apply immediately for a copy of the Charterhouse Business Expansion Fund 1986/87 Memorandum and Application Form.

Telephone 01-248 4000 during office hours or 01-583 0745 (our 24 hour answerphone service), or contact your nearest branch of The Royal Bank of Scotland plc, or fill in and return the coupon below (no stamp required).

The Charterhouse Business Expansion Fund 1986/87 is a Fund approved by the Inland Revenue under the terms of the Finance Act 1983. Investments in unquoted companies carry higher risks, as well as the chance of higher rewards. The advertisement does not constitute an invitation to subscribe to the Fund. Applications to subscribe will be accepted only on the terms and conditions set out in the Memorandum describing the Fund. The Managers of the Charterhouse Business Expansion Fund 1986/87 are Charterhouse Business Expansion Fund Management Limited, 6 New Bridge Street, London EC4A 3DF.

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JUNE BARGAINS

MAINDER HOLIDAYS
IRELAND FROM £49
UP UP & AWAY

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CRUISE TO THE SUNSHINE
SAILING

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TOURISM

SELF-CATERING PORTUGAL

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SELF-CATERING CANARY & MADEIRA

LANZAROTE

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ENTERTAINMENTS

THE SOUTH BANK CENTRE
Open all day with free exhibitions and lunchtime music. Coffee Shop, Buffet, Bars and Riverside Cafe.
ROYAL FESTIVAL HALL
THE JAMES GLENN
QUEEN ELIZABETH HALL
ROYAL FESTIVAL HALL

ROYAL FESTIVAL HALL
HAROLD BOLT LIMITED presents
THURSDAY 3 JULY at 7.30 pm
NATHAN MILSTEIN
violin
GEORGES FLUDERMACHER piano

POPULAR CLASSICS
Raymond Gubbay presents
FRIDAY 4 JULY at 7.30 pm
SALUTE TO AMERICA
A special concert to celebrate America's Birthday

POPULAR CLASSICS
Raymond Gubbay presents
TUESDAY 8 JULY at 7.30 pm
MENDELSSOHN-HANDEL-
RACHMANINOV-DVORAK

PURCELL ROOM
THURSDAY NEXT 19 JUNE at 7.30 pm
JEREMY POLMEAR (oboe)
DIANA AMBACHE (piano)

Royal Opera House
In association with
Scott Concert Promotions Limited
IN RECITAL
Elisabeth Söderström
soprano

CITY OF LONDON
FESTIVAL
6-18 JULY
LUNCHTIME CONCERTS 1.05 - 2 pm
BISHOPSGATE HALL 14-18 JULY
LISZT CENTENARY: EARL WILD piano

WIGMORE HALL
LONDON SYMPHONY ORCHESTRA
THURSDAY 26 JUNE 7.45 pm
RACHMANINOV -
TCHAIKOVSKY
GLINKA
RACHMANINOV

WIGMORE HALL TOMORROW at 7.30 pm
Piano Recital by
ROGER PRESS
Works by Beethoven, Debussy, Schumann and the
First London performance of Franck's
Prelude, Fugue et Variation

WIGMORE HALL WEDNESDAY NEXT 18 JUNE at 7.30 pm
JEFFREY SIEGEL piano
CHOPIN-LISZT RECITAL

WIGMORE HALL THURSDAY NEXT 19 JUNE at 7.30 pm
SALLY BURGESS
"the singer suddenly moving on to a new and higher plane"
with JULIUS DRAKE piano

WIGMORE HALL FRIDAY NEXT 20 JUNE at 7.30 pm
DESMOND HOEBIG cello
Andrew Tunis piano

St John's Smith Square
St Paul's Church
Wilton Place
Knightsbridge SW1
SATURDAY 21 JUNE at 7.30 pm
SCHUBERT
Messiaen
BYRNE
Symphony in G minor K.183
MOZART

BARBICAN CENTRE
Barbican Centre, Silk St, EC2Y 8DS
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THE SUZUKI CHILDREN FROM JAPAN
Ten children, average age just ten, playing violin,
cello and piano, chosen from all over Japan.

POPULAR CLASSICS
Raymond Gubbay presents
SATURDAY 28 JUNE at 7.45 pm
MOZART - HANDEL -
BEETHOVEN

POPULAR CLASSICS
Raymond Gubbay presents
MONDAY 23 JUNE at 7.45 pm
HALLELUJAH MR. HANDEL

LONDON SYMPHONY ORCHESTRA
THURSDAY 26 JUNE 7.45 pm
RACHMANINOV -
TCHAIKOVSKY

ROYAL ALBERT HALL
Sunday 29 June at 7.30 pm
Philharmonia Orchestra
Cond. LORIS TJKKANORIAN
JOHN LILL piano

GALA CONCERT
In the presence of H.R.H. Princess Alexandra
VERDI: REQUIEM
Conductor: LORIN MAZEL

ROYAL ALBERT HALL
Friday 4 July at 7.30 pm
ROYAL PHILHARMONIC SOCIETY
Foundation Fund

English Bach Festival
Presented by
Marilyn Hill and
Philippe Veyron
HANDEL
TESEO

WESTMINSTER ABBEY - 25 JUNE - 7.30 pm
SIMON PRESTON
Organ Recital & Champagne Reception

ST PAUL'S CHURCH
Wilton Place
Knightsbridge SW1
SATURDAY 21 JUNE at 7.30 pm
SCHUBERT
Messiaen
BYRNE
Symphony in G minor K.183
MOZART

RAYMOND GUBBAY presents
at the BARBICAN
TONIGHT at 8 pm
OPERA GALA NIGHT
ALL SEATS SOLD

A Piano Recital by
IVO POGORELICH
Beethoven: Piano Sonata No. 11 in E minor
Chopin: Nocturne Op. 9 No. 3

VLADIMIR ASHKENAZY
Piano/Director
ENGLISH CHAMBER ORCHESTRA
WEDNESDAY NEXT 18 JUNE at 7.45 pm

POPULAR CLASSICS
Raymond Gubbay presents
WEDNESDAY 25 JUNE at 7.45 pm
MOZART - HANDEL -
BEETHOVEN

MOZART-HANDEL-
BEETHOVEN
Raymond Gubbay presents
MONDAY 23 JUNE at 7.45 pm
HALLELUJAH MR. HANDEL

BACH-HAYDN-
VIVALDI
Raymond Gubbay presents
FRIDAY 4 JULY at 7.45 pm
MOZART-SCHUBERT-
BRUCH-TCHAIKOVSKY

THE PICK OF PUCCINI
Raymond Gubbay presents
FRIDAY 4 JULY at 7.45 pm
MOZART-SCHUBERT-
BRUCH-TCHAIKOVSKY

DUKAS' TCHAIKOVSKY
RIMSKY-KORSAKOV
MUSSORGSKY
Raymond Gubbay presents
MONDAY 17 JULY at 7.45 pm

YEHUDI MENUHIN SCHOOL ORCHESTRA
Dancer/violin
SIR YEHUDI MENUHIN
To Celebrate Sir Yehudi Menuhin's 70th Birthday

OPERA GALA NIGHT
Raymond Gubbay presents
FRIDAY 4 JULY at 7.45 pm
MOZART-SCHUBERT-
BRUCH-TCHAIKOVSKY

STUART BURROWS
SINGS
Stuart Burrows in his special songs
Ann Mackay and Mark Burrows

INTERNATIONAL LUNCHEON
at the BARBICAN - WEDNESDAY AT ONE - June 18
JAMES GALWAY
flute
KAZUHIKO YAMASHITA
guitar

ROYAL OPERA HOUSE
Concert
Carolee W. McC. O. 01-540
10.00/10.15 CC 8.00/8.15
10.30/10.45 CC 8.00/8.15

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10.00/10.15 CC 8.00/8.15
10.30/10.45 CC 8.00/8.15

Ballet Rambert
Ballet Rambert
27th June 8.00
28th June 8.00

ME AND MY GIRL
The Lambeth Theatre
14th June 8.00
15th June 8.00

THE NORMAL HEART
The Lambeth Theatre
14th June 8.00
15th June 8.00

MADE IN BANGKOK
The Lambeth Theatre
14th June 8.00
15th June 8.00

ALBERT FENNEY
A performance of his new play
"THE BIRTH OF A NATION"
at the Barbican

STARLIGHT EXPRESS
A musical extravaganza
at the Barbican

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A musical extravaganza
at the Barbican

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at the Barbican

ENTERTAINMENTS

PERSONAL COLUMNS

RENTALS

The LONDON FESTIVAL ORCHESTRA in association with BRITISH GAS presents CATHEDRAL CLASSICS Summer Festival of Music in Cathedrals

THEATRES BRADFORD Cathedral, THURSDAY 19 JUNE 7.30pm SHEFFIELD Cathedral, FRIDAY 20 JUNE 7.30pm BURY St Edmunds, St Edmundsbury Cathedral, SAT 21 JUNE 7.30pm

OPEN AIR THEATRE'S FAIRY COLETTA AND JULIET admirably and the first night of the season

THEATRES BRADFORD Cathedral, THURSDAY 19 JUNE 7.30pm SHEFFIELD Cathedral, FRIDAY 20 JUNE 7.30pm BURY St Edmunds, St Edmundsbury Cathedral, SAT 21 JUNE 7.30pm

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WANTED MODERN SCULPTURE London gallery owner wishes to purchase fine pieces of furniture

FOR SALE MAY BALL St Johns chel. Jct. 17 155 8 The Chelmer

WIMBLEDON TICKETS WANTED ALL days except Sat and Sun

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NORTH OF THE THAMES EATON PLACE A beautiful sunny 2 bed 1 bath 1st floor flat

HANTS, DORSET, & LOW CHICHESTER A 19th century Brick 1 1/2 storey house

SOMERSET & AVON BATH CENTRE 1 1/2 miles S. of Bath

FRANCE DORCHESTER, FRANCE English country house

ITALY COSTA DEL SOL, Calabria 1 1/2 miles N. of Tropea

SPAIN COSTA DEL SOL, Catalonia 1 1/2 miles N. of Tropea

ANTIQUE & COLLECTABLES ROYAL DOCKLAND TOWN

SHORT LETS PARSONS GREEN HOME

FLATSHARE CHISHAM 4th floor flat

GENERAL APPOINTMENTS WE NEED mature responsible

SOUTH OF THE THAMES BARNS for house near

PROPERTY TO LET LONDON NW10 3 bedroom semi detached

SERVICES BELLET FERRIS Excellent in

How you could cut your school fees costs by 82%

HAMPSTEAD NW3 We have a 3 bed room to let with shower

BARONS COURT, W14 4 beds 1 1/2 storey house

AMERICAN EXECUTIVES 1 1/2 miles N. of Tropea

DALES NATIONAL PARK 1 1/2 miles N. of Tropea

BRIDLINGTON SCARBOROUGH 1 1/2 miles N. of Tropea

HOLIDAYS AFLOAT 44' YACHT FOR CHARTER

HEART OF ENGLAND RELAX IN HIGH QUALITY COUNTRY HOUSES

ENGLISH SHIRE HOLIDAYS

HOME & GARDEN FREE flats new built

UK Holidays Continued from page 33

YORKSHIRE NEW YORK 1 1/2 miles N. of Tropea

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Cancer Together we can beat it. We fund over one third of all research into the prevention and cure of cancer

big mak CAR TOP CARRIER

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TO ADVERTISE IN THE RESTAURANT GUIDE NEXT FRIDAY, JUNE 20TH Please telephone 01-481-1920 before Wednesday 5pm.

RACING

Cochrane can take control on Governor General

By Mandarin (Michael Phillips)

Ray Cochrane looks like being the star of the show again at York today...

This afternoon he appears to have an excellent chance of winning the William Hill Trophy on Governor General...

In spite of being penalised for a previous success Si Signor looks to have a good chance...

debut Mummy's Favourite did not finish on the heels of Latch String...

But Mummy's Favourite appears to have his best chance of success on Lickness...

And he has a good chance of winning the Governor General...

But Mummy's Favourite appears to have his best chance of success on Lickness...

In this instance I fear Mummy's Favourite more than Elnowaggi and Pannanich Wells...



Elnowaggi holds off Pannanich Wells at York earlier this season...

Lacovia stands out From Our French Racing Correspondent, Paris

Lacovia, who has been several of the favourites in the Prix de la Forêt de Nard...

Francis Boyd's filly led the straight in the Saint-Alary and drew right away to defeat Secret Form...

As Pochard enjoys nothing more than making all the running in Sandown...

While Greenville Starkey is at Sandown, Tony Clark, his understudy at Pulborough...

the flag for Britain in the Prix de la Forêt de Nard over a mile...

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Table of race results with columns for race name, date, and participant details.

Table of race results including Bath, Bathing, and Bathing Maiden Stakes.

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YORK

Going: good to firm. Draw: low numbers best.

Race card for York including 2.0, 3.0, 4.0, 5.0, and 6.0 mile races.

Race card for York including 7.0, 8.0, 9.0, 10.0, 11.0, and 12.0 mile races.

SANDOWN PARK

Going: good to firm. Draw: 5, 11 numbers best.

Race card for Sandown Park including 1.45, 2.15, and 2.45 mile races.

Race card for Sandown Park including 2.15, 3.30, 4.45, and 5.30 mile races.

YORK

Going: good to firm. Draw: low numbers best.

Race card for York including 2.0, 3.0, 4.0, 5.0, and 6.0 mile races.

Race card for York including 7.0, 8.0, 9.0, 10.0, 11.0, and 12.0 mile races.

SANDOWN PARK

Going: good to firm. Draw: 5, 11 numbers best.

Race card for Sandown Park including 1.45, 2.15, and 2.45 mile races.

Race card for Sandown Park including 2.15, 3.30, 4.45, and 5.30 mile races.

LEICESTER

Going: good to firm. Draw: 5, 11 numbers best.

Race card for Leicester including 1.15, 2.15, 3.15, and 4.15 mile races.

Race card for Leicester including 5.15, 6.15, 7.15, and 8.15 mile races.

CARLISLE

Going: good to firm. Draw: 5, 11 numbers best.

Race card for Carlisle including 1.45, 2.15, and 2.45 mile races.

Race card for Carlisle including 3.15, 4.15, 5.15, and 6.15 mile races.

LEICESTER

Going: good to firm. Draw: 5, 11 numbers best.

Race card for Leicester including 1.15, 2.15, 3.15, and 4.15 mile races.

Race card for Leicester including 5.15, 6.15, 7.15, and 8.15 mile races.

CARLISLE

Going: good to firm. Draw: 5, 11 numbers best.

Race card for Carlisle including 1.45, 2.15, and 2.45 mile races.

Race card for Carlisle including 3.15, 4.15, 5.15, and 6.15 mile races.

Best of thing Mayotte out Be

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TENNIS

Best of a bad thing as Mayotte puts out Becker

By Rex Bellamy, Tennis Correspondent

Boris Becker, the Wimbledon champion, led Mayotte in the second set but was beaten 6-7, 7-6, 6-2 by Tim Mayotte in two hours and 28 minutes in the Stella Artois championship at Queen's Club yesterday.

Maleeva struggles against outsider

Dinky van Rensburg justified her surprise appearance in the quarter-finals of the Dow Chemicals tennis tournament at Edgbaston yesterday when she extended Manuela Maleeva of Bulgaria, the No. 2 seed, before going down 7-5, 6-4.

Universities hang on to draw

Prabaker was bowling with four slips and a gutley. At 24, Tooley was also caught in the slips. At 27, Thorne was out cutting, caught at the wicket.

Bermudians run up a record score

Bermuda's growing threat to put up a sustained assault on the ICC Trophy was reinforced when they beat the Warwickshire sunshiners at Nuneaton yesterday, scoring an astonishing 407-3 in their 60 overs against Hong Kong, who had been called to bat first over after Malaysia in the 1982 event.



Mayotte celebrates his victory over Becker at Queen's Club (photograph: Tim Bishop)

EQUESTRIANISM

Whitaker powers in to pip his brother at the post

By Jenny MacArthur

Michael Whitaker, riding the remarkable Nick Owen Gregory, owned by Mrs Raymond Fenwick, held off a strong challenge from his older brother Geoff Glazzard on Magnetic in the eight-hour jump-off.

CRICKET

Leicestershire regain the Tilcon Trophy

Leicestershire regained the Tilcon Trophy, lost to Warwickshire in 1985, with a comfortable win by 68 runs over their old rivals in the final at Harrogate yesterday.

Hadlee boost

The Test and County Cricket Board announced that New Zealand's Richard Hadlee will be free to play for Nottinghamshire in the second half of the season.

GOLF

Adventurous Trevino sails along with the breeze

From Mitchell Platts, Southampton, Long Island

They jostled for position, rather than with the elements, as the second round of the US Open unfolded on the five-hole Shinnecock Hills course here yesterday.

Morgan changes direction and finds his success

From Mel Webb, Jersey

At a time of life when most tournament players are thinking about stepping off the professional tour and seeking the security of a club job, John Morgan is taking the bus in an opposite direction.

Over the Down Under moon

By John Hennessy

The British women's amateur championship at West Sussex, Pulborough, provides the novelty of the first Australia-New Zealand contest in going back to 1893.

FOR THE RECORD

- BASEBALL: NORTH AMERICA: American League: New York Yankees 10-1 Cleveland 1-0... CYCLING: BRITISH: Tour de Suisse: Third stage... TENNIS: HONOLULU, HAWAII: PGA Women's Amateur...

RUGBY UNION

Craven urges players to ignore ban

Beating a tactical retreat from international rugby investigations over its rebel tour operations, South Africa has announced its abandonment of clandestine efforts to arrange further tours this year.

CAMBRIDGE MAYS

Wolston: Peterhouse Quadruple overtopped... ITALIANS ARE INJURED: Three Italian cyclists were injured when a motorist ignored a police barrier and drove head-on into a pack of racers in the third leg of the Tour de Suisse yesterday.

Top performance battle to fitness for...

Britain down way on drug...

Saturday

Weekend television and radio programmes Edited by Peter Davalle and Elizabeth Larard

Sunday

BBC 1

8.45 Open University. Unit 6.50. 8.55 Philip School. 8.15 Kessock. 8.30 The Saturday Picture Show presented by Mark Curry and Cheryl Baker.

TV-AM

6.55 Good Morning Britain, presented by Mike Morris and Richard Kaye. Weather at 6.55; news at 7.00; regional report at 7.05; sport at 7.10.

ITV LONDON

9.25 Get Fresh in Wales. Future jokes with past inside Cardiff Castle. Plus pop stars and competitions. 11.30 10.40 The Colour. Tom Fleming describes the scene at Horse Guards Parade as the Queen's Colour of the 1st Battalion Scots Guards is trooped.



Rosalind Russell, Rex Harrison and Robert Donat in the film version of Cressida's The Citadel (Channel 4, 3.00pm)

BBC 2

6.50 Open University. Unit 1.55. 2.00 Saturday Cinema Double Bill: The Scottish Fiery (1945) starring Zachary Scott and Betty Field. Drama about an actor's struggle to support his family in Teasdale. Both films directed by Jean Renoir.

CHANNEL 4

1.45 Racing from Sandown and York. From York: Riding For The Disabled Association Stakes (1.30); 1.10 Live and 1.15 Live and 1.20 Live. 2.30 From Sandown: Baker Lorenz Mastien Stakes (2.15); Baker Lorenz Summer Stakes (2.45); Baker Lorenz Silver Gavel Stakes (2.45).

BBC 1

6.45 Open University. Unit 6.50. 8.55 Philip School. 8.15 Kessock. 8.30 This is the Day. A simple idea: to show the fellowship from a viewer's home in Guernsey. 10.00 Castle Magazine. Carole's Asian community joint the Welsh in a theatrical project. 10.30 Bonanza. A double for Intex and Little Joe when they pose as a stolen payroll.

TV-AM

6.55 Good Morning Britain begins with a thought for Sunday. 7.00 Are You Awake Yet? 7.25 Cartoon: Care Bears; 7.50 WAC Extra; 8.10 Jeni Barnett's Jack of the Week; 8.27 news headlines. 8.30 Jonathan Dimbleby on Sunday.

ITV LONDON

9.25 Wake Up London. With John Craxie, 9.35 Woody and Friends. Cartoon. 9.45 Roger Ramjet. Cartoon. 10.00 Mums of the Week: 6.27 news headlines. 8.30 Jonathan Dimbleby on Sunday.



Billy Carr, Down Under, Dennis Luder (on BBC2 at 8.00pm). And right, Bob Marley: Caribbean Nights (BBC2, 8.55pm)

BBC 2

6.50 Open University. Unit 1.55. 1.55 Sunday Grandstand introduced by Steve Rider. 2.00 Cricket: The John Player Special League. Gloucestershire v Derbyshire. 2.30 Tennis: The Stella Artois Championships. The Royal International Horse Show. Next Championship for the Queen Elizabeth II Cup.

CHANNEL 4

1.05 Inish Angle - Patterns. The cliffs of Inish and Carmen Chensau, leatherworkers. 1.30 The Making of Britain. Dr Robert Cook explains how the English language was enriched during the 16th and 17th centuries. 2.00 Kids Karf. A new series, set in a cafe, which encourages children to cook. Each week youngsters prepare and serve their own recipes to customers.

FREQUENCIES: Radio 1 1105kHz/205m; 1099kHz/275m; Radio 2 693kHz/433m; 909kHz/433m; Radio 3 1215kHz/247m; VHF 90-92.5; Radio 4 200kHz/150m; VHF 92-95; LBC 1152kHz/261m; VHF 97.3; Capital 1548kHz/104m; VHF 95.8; BBC Radio London 1458kHz/200m; VHF 94.9; World Service MF 648kHz/463m.

Radio 4

On long wave. VHF variations at 5.55 Shipping, 6.00 News Briefing, 6.10 Prelude. Music selected by Michael Ford (6.30 News, 6.40 Play). 7.00 News, 7.10 Today's, 7.15 On Your Farm, 7.45 In Perspective with Gerald Priestland, 7.50 Open Sunday, 7.55 Weather, 8.00 News, 8.10 Today's Papers, 8.15 Sport on 4, 8.48 Yesterday in Parliament, 8.57 Weather, 9.00 News, 9.05 Breakfast. Guide to the day's events, with Simon Bates.

Radio 2

On medium wave. See Radio 1 for VHF variations. News on the half hour until 1.00pm, 1.30pm, 2.00pm and 2.30pm. 7.00 and 8.00pm from 10.00. Headlines 6.30am, 7.30am, 8.00pm, 8.30pm, 9.00pm, 9.30pm, 10.00pm. Overnight (8.00pm-12.00am). 10.00am, 10.30am, 11.00am, 11.30am, 12.00am. 1.00pm, 1.30pm, 2.00pm, 2.30pm, 3.00pm, 3.30pm, 4.00pm, 4.30pm, 5.00pm, 5.30pm, 6.00pm, 6.30pm, 7.00pm, 7.30pm, 8.00pm, 8.30pm, 9.00pm, 9.30pm, 10.00pm, 10.30pm, 11.00pm, 11.30pm, 12.00am.

Radio 1

On medium wave. VHF variations at end of Radio 3 listings. 6.55 Weather, 7.00 News, 7.05 Today's Papers, 7.10 News, 7.15 On Your Farm, 7.45 In Perspective with Gerald Priestland, 7.50 Open Sunday, 7.55 Weather, 8.00 News, 8.10 Today's Papers, 8.15 Sport on 4, 8.48 Yesterday in Parliament, 8.57 Weather, 9.00 News, 9.05 Breakfast. Guide to the day's events, with Simon Bates.

Radio 3

On medium wave. VHF variations at end of Radio 3 listings. 6.55 Weather, 7.00 News, 7.05 Today's Papers, 7.10 News, 7.15 On Your Farm, 7.45 In Perspective with Gerald Priestland, 7.50 Open Sunday, 7.55 Weather, 8.00 News, 8.10 Today's Papers, 8.15 Sport on 4, 8.48 Yesterday in Parliament, 8.57 Weather, 9.00 News, 9.05 Breakfast. Guide to the day's events, with Simon Bates.

Radio 4

On long wave. VHF variations at 5.55 Shipping, 6.00 News Briefing, 6.10 Prelude. Music selected by Michael Ford (6.30 News, 6.40 Play). 7.00 News, 7.10 Today's, 7.15 On Your Farm, 7.45 In Perspective with Gerald Priestland, 7.50 Open Sunday, 7.55 Weather, 8.00 News, 8.10 Today's Papers, 8.15 Sport on 4, 8.48 Yesterday in Parliament, 8.57 Weather, 9.00 News, 9.05 Breakfast. Guide to the day's events, with Simon Bates.

Radio 3

On medium wave. VHF variations at end of Radio 3 listings. 6.55 Weather, 7.00 News, 7.05 Today's Papers, 7.10 News, 7.15 On Your Farm, 7.45 In Perspective with Gerald Priestland, 7.50 Open Sunday, 7.55 Weather, 8.00 News, 8.10 Today's Papers, 8.15 Sport on 4, 8.48 Yesterday in Parliament, 8.57 Weather, 9.00 News, 9.05 Breakfast. Guide to the day's events, with Simon Bates.

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Radio 2

On medium wave. See Radio 1 for VHF variations. News on the half hour until 1.00pm, 1.30pm, 2.00pm, 2.30pm, 3.00pm, 3.30pm, 4.00pm, 4.30pm, 5.00pm, 5.30pm, 6.00pm, 6.30pm, 7.00pm, 7.30pm, 8.00pm, 8.30pm, 9.00pm, 9.30pm, 10.00pm, 10.30pm, 11.00pm, 11.30pm, 12.00am.

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SPORT

Thys clears the air for Belgium

Both the Belgian and Russian World Cup squads have suffered set-backs over the last few days as they prepare for their second-round meeting in Leon tomorrow.



MEXICO 86

in the first team who do not play for Dynamo Kiev. Nikita Simonian, the squad manager, was not too disappointed, however. He said: "We have 22 players and whoever replaces Larionov will do well."

Van Der Elst, left out of the team for Wednesday's 2-2 draw against Paraguay, had pulled no punches. He had said that relations within the team were like a sore that was "certain to continue festering and certain not to heal".

Referees shown yellow card

Mexico City (Reuter) - Referees were told to take tougher measures against the hard men of the World Cup after being too lax early in the tournament.

A spokesman for the International Football Federation (FIFA), Guido Tognoni, said: "Our general feeling was that the referees did not follow FIFA's instructions. They were too lax. We wanted to see the ball players get more protection. The referees were not quick enough in pulling out their cards."

Tognoni said Sepp Blatter, the FIFA general secretary, had decided after the first few days to intervene. "The referees were then instructed to be more strict in interpreting the rules. Now we feel the refereeing standards are higher than in many past World Cups. It's also been a pretty clean tournament so far."

Not everyone agrees. Spain's manager, Miguel Muñoz, still smarming over the no-goal decision against Brazil when a Spanish shot appeared to have crossed the goal-line, criticized the refereeing in all three of Spain's first-round games.

Big audience for England

More people watched the England v Portugal match on BBC television last week than any game screened at the 1982 World Cup.

Although the match did not kick-off in Britain until 11.0 pm, a total of 11.65 million people saw England's opening game in the World Cup (a 1-0 defeat), according to figures released by the Broadcasting Audience Research Board.

Three for England to watch

Romero, Cabanas and Fernandez are names that will figure prominently as the England manager, Bobby Robson, prepares his side for the World Cup second round match against Paraguay in the Azteca Stadium next Wednesday.

The South American Player of the Year, Romero (he plays in Brazil with Fluminense), scored against Iraq and Mexico while Roberto Cabanas did so against Belgium.

And Roberto Fernandez had his moment of glory when he saved a last-minute penalty from the top Mexican player, Hugo Sanchez.

Robson recalled that before he left England a South American journalist warned him: "Watch out for Paraguay. They could be better than Brazil, Argentina and Uruguay."

Romero would not disagree. "I'm playing the best football of my career and this is the best Paraguayan team of all time," he claimed.



When the vanquished celebrated like the victors: McIlroy, the Irish cheerleader, after their 3-0 defeat by Brazil

Confident Brazil to keep Zico on bench

Brazil's Zico, who made a fleeting but telling appearance on the World Cup stage against Northern Ireland on Thursday - coming on as a substitute for Socrates in the 68th minute and setting up Brazil's third goal for Careca with a delightful back-heal - is unlikely to be risked for a full game against Poland in the second-round match in Guadalajara on Monday.

"Physically, Zico is still not 100 per cent fit so for the next game my immediate plans are to start with him on the bench," the Brazilian coach, Tele Santana, said. "Zico proved that, even though he is not totally fit, intelligence and technique are great weapons in football, as he proved with his back-heal pass."

"Northern Ireland played the usual British style but we managed to neutralize them and I think it was Brazil's best game. We created chances and managed to score three. In our previous matches we also created chances but missed most of them."

Billy Bingham, the Northern Ireland manager, said: "I would like to congratulate Brazil. They scored two unstoppable goals and they would have scored three if we had tried. We gave our best shot in the second period playing more offensively, but when you have to play offensively against Brazil it's very dangerous, as they are capable of launching fast counter-attacks."

Each Brazilian player will receive \$20,000 (about £13,300) for reaching the second round in first place, Jose Maria Maria, the head of the Brazilian delegation, said.

Northern Ireland in search of a pathfinder in midfield

As Pat Jennings walked carefully from the field of the Jalisco Stadium here after collecting his world record 119th and final cap we were reminded that it was the end of an era. At least four or five of the Northern Ireland players who finished distinctly second best to the lavishly skilled Brazilians will never see a World Cup first hand again.

Among those who are nearing the end of a highly successful international career is Sammy McIlroy, the 31-year-old captain in succession to Martin O'Neill, who was prevented from making the trip because of injury. McIlroy, who received his 87th cap, is honoured today by also receiving the MBE for his services to the game.

The career of McIlroy, the last of the Buxby Babes, began with Manchester United when he joined the club as a 15-year-old. He made his debut two years later and in the following 13 years played more than 400 League and Cup games and won three FA Cup medals, one winners' and two runners-up.

The midfield, having already lost O'Neill, could be further depleted, though the sprightly displays of McCreery suggest that there might be some life left in the little fellow's legs left. He is 28.

Hamilton's season at club and country level has been seriously ravaged by injury and it could be that we will never again see the 29-year-old forward climbing those peaks he scaled in Spain four years ago amid such publicity. Another of the heroes of the last Mundial, Armstrong, has already lost his place in the first eleven. At the age of 32 he may also have bid his farewell in the international arena when the Chesterfield player was brought on for the last few minutes as substitute to share the same field as the Brazilians. The right back, Nicholl, as smooth and serene as ever, cannot, at 29, continue much longer at the highest level.

Plea gets go-ahead

Zurich (Reuter) - The European Football Union (UEFA) are prepared to accept a "blanket" appeal by the Italian first division club, Roma, against disciplinary action following the alleged attempt to bribe a referee.

Brazilian win sparks Rio celebrations

Rio de Janeiro (AP) - Brazilians celebrated wildly here on Thursday night after the national team had registered their third win in the World Cup in Mexico.

Extra team

Glasgow Rangers, the Scottish football club, are considering starting a third team to back up their premier division and reserve sides.

Hesford on list

Steve Hesford, Warrington Rugby League club's record points scorer with almost 2,500 in 11 years, has been placed on the transfer list.

Jarvis award

Paul Jarvis, of Yorkshire, has become the first winner of the £7,500 Webster's Yorkshire Bitter under-25 fast bowling championship.

Duvall out

Sammy Duvall, the world water ski champion from the United States, has been forced to pull out of this weekend's KP-sponsored world Cup at Bedford because of a family illness.

Quick notice

East Berlin (Reuter) - The East German long-jump star, Heike Drechsler, gave notice of new European championship ambitions in sprint events with fine performances in 100 and 200 metre races.

Marshall aid

Malcolm Marshall, the West Indies pace bowler, has been granted a benefit by Hampshire County cricket club next season, six years after making his debut.

Extra team

Glasgow Rangers, the Scottish football club, are considering starting a third team to back up their premier division and reserve sides.

Sponsored

This year's Oxford and Cambridge cricket festivals are to be sponsored by Esso. The final will be at Fenner's on August 16.

Hartford move

Asa Hartford, the former Scottish international footballer, is set to become assistant to Portsmouth manager, Alan Ball.

Jingoes who go over the score



In a way I am rather sorry that England have not gone out of the World Cup. Oh, no! What am I saying? How did these words appear? I could bite my tongue out, set fire to my paper, pour coffee over the keyboard of my computer.

I should no longer be allowed to watch football on television: my television licence should be withdrawn. For surely no one watches the World Cup on television unless he is a one-eyed, hifalaker, insular, bent, biased, partisan, xenophobic, mean, petty, bigoted, warped and twisted small-souled jingoistic fool - now does he?

If not, I'd like to know for whom these problems of televised football are made. "The nation expected more than that!" "In the words of the song, Come on Northern Ireland!" "These men who hear the hopes of a nation... who know that tonight England Expects..."

Television football always has a slightly uncomfortable time of it in the summer when you compare it with cricket coverage. Cricket commentators do not go overboard with blithe jingoism. They don't say: "Here comes Dilley and a whole nation is hoping that he can really rip the stuffing out of all these little brown guys..."

Victorious patriotism is offensive and nasty. Its place is on National Front stickers, on the walls of the Genets in seedy pubs - not on national television. Bigotry is as nasty in sport as it is in wider political arenas. In television news coverage, so violent national bias would be unthinkable. In sport the unacceptable is accepted - revelled in while England's fascist louts follow football across Europe and the world.

Sport is a pleasure and we can drink deep and heavy draughts of it as we enjoy the shock-horror success of the team we support. But we do not need these draughts mixed with the poison of jingoism.

Simon Barnes

Munoz vents his anger on referees

Spain completed their Group D matches with a 3-0 win against Algeria in Monterrey that gave them second place behind Brazil. Ramon Caldera scored twice and substitute, Jose Olaya, added another but Miguel Muñoz, their manager, was unhappy at some crude Algerian tackling.

"I understood referees were instructed to try to stop foul play but we saw little of this today," he said. "Three of my team - Salinas, Burtageño and Michel - were injured and I don't know when they will be fit again. All I hope is that in the next round we will have a referee who will apply the rules and protect us."

Ironically, the worst injury was suffered by the Algerian goalkeeper, Nasser Drid, who was taken to hospital with chest and shoulder trouble following a challenge by Andoni Goicoechea.

SEARE A Zubizarreta; Tomás, J Camacho, Víctor, A Goicoechea, E Burtageño (sub; Eloy), F Gallego, Francisco, R Caldera, J Salinas, Michel (sub; San), ALGARIA: N Drid (sub; El Hadi), M Fodi, F Mansouri, N Kouachi, M Guancouz, S Kaci, F Madjer, K Maroc, R Harhouk, Beloum, Zidane (sub; Mened), Referee: S Takada (Japan).

Leading goalscorers

(Not including yesterday's matches) FOUR: A Altobelli (Italy), P Elkjær (Denmark); THREE: Careca (Brazil), G Lin (England), J Valdano (Argentina); TWO: K Allots (West Germany), Capiellas (Paraguay), R Cabanas (Spain), F Kari (Finland), Ouirasse (Mexico), J Boman (Guay), I Yevchenchuk (Soviet).

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World Cup results and tables. Thursday Group D (at Guadalajara) Brazil 3-0 Northern Ireland. Group A: Argentina 2-1, Italy 1-0, Bulgaria 3-0, S Korea 3-0. Group B: Mexico 3-1, Paraguay 3-1, Belgium 3-0, Iraq 3-1. Group C: USSR 3-2, France 3-1, Hungary 3-1, Canada 3-0. Group D: Spain 3-3, Brazil 3-0, N Ireland 3-0, Algeria 3-0. Group E: Denmark 2-2, W Germany 2-1, Uruguay 3-1, Scotland 2-0. Group F: Morocco 3-1, England 3-1, Poland 3-1, Portugal 3-1.

SPORT IN BRIEF. Jarvis award, Duvall out, Quick notice, Marshall aid, Extra team, Sponsored, Hartford move, Munoz vents his anger on referees.

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